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HOUSING STATISTICS PROGRAMS RECOMMENDATIONS

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GASTON

COUNTY

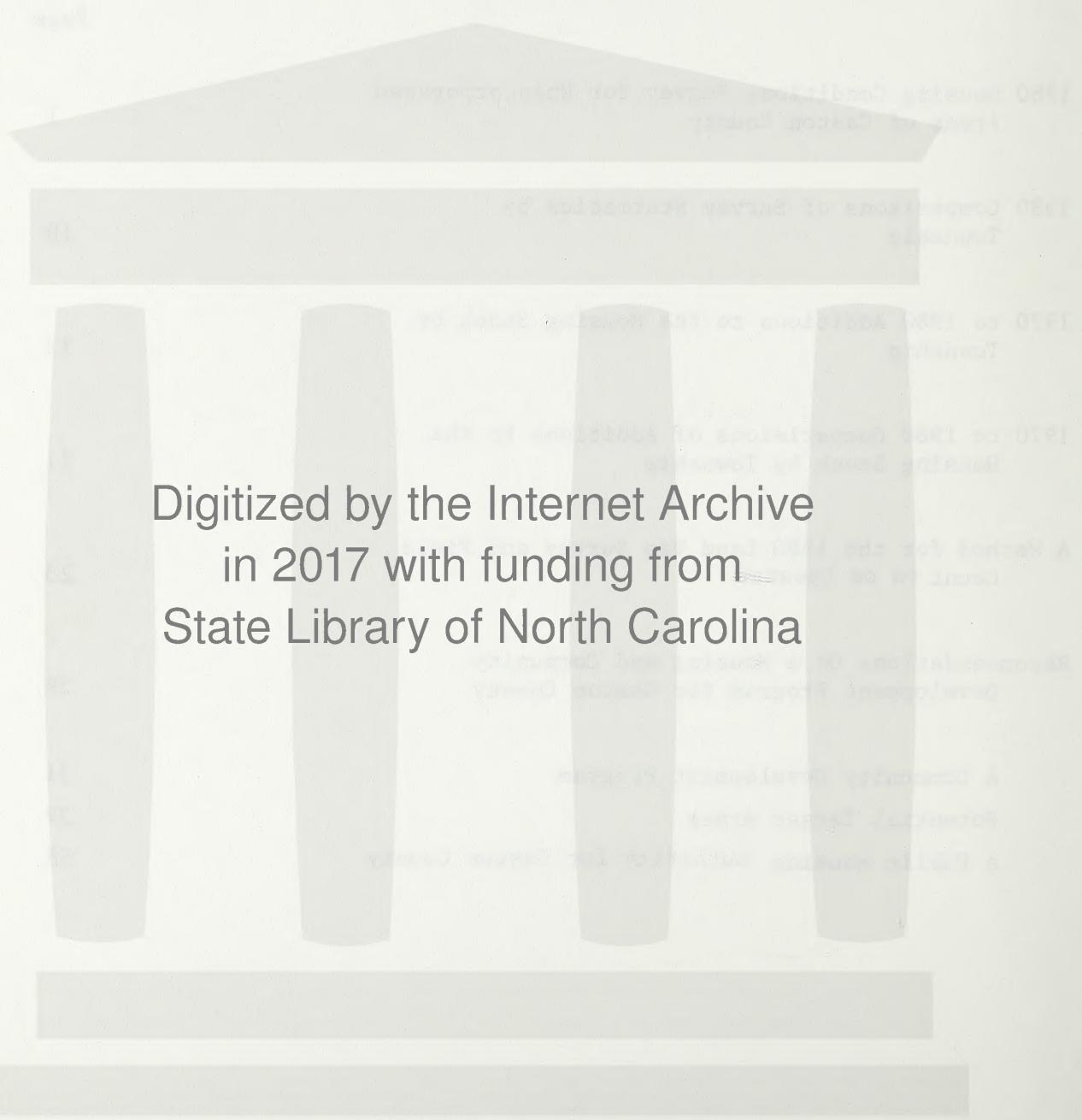


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16. Abstracts This document contains the statistical results of a February 1980 Housing Survey of all unincorporated portions of Gaston County. Estimates for municipalities of housing stock additions from 1970 to 1980 were computed and were added to Township totals. Residential growth trends of each Township for the decade were estimated. Recommendations on a Community Development Program for Gaston County were also outlined. Potential Community Development Target Areas were delineated. In addition the document makes recommendations for the creation of a County Public Housing Authority for Gaston County and the small municipalities of Gaston County.				
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TABLE OF CONTENTS

	Page
1980 Housing Conditions Survey for Unincorporated Areas of Gaston County	1
1980 Comparisons of Survey Statistics by Township	10
1970 to 1980 Additions to the Housing Stock by Township	13
1970 to 1980 Comparisions of Additions to the Housing Stock by Township	21
A Method for the 1980 Land Use Survey and Field Count to be Updated	23
Recommendations On a Housing and Community Development Program for Gaston County	29
A Community Development Program	31
Potential Target Areas	39
A Public Housing Authority for Gaston County	58

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HOUSING CONDITIONS SURVEY
ALL UNINCORPORATED AREAS

OF

GASTON COUNTY

JANUARY, FEBRUARY,
1980

During January and February of 1980 a Land Use Survey was conducted of all unincorporated portions of Gaston County. During that survey, housing units were counted and a windshield survey was conducted of housing conditions. Below are the criteria used in conducting the windshield survey. Only the outside structural condition was surveyed as could be seen from the roadway or driveway. The assessment did not evaluate the environment of the structure, i.e. grounds and yard, accessory structures, adjacent properties, etc.

Standard - A structure which appears visually physically sound with little or no need for minor structural repairs or maintenance. Structures needing minor surface repairs or maintenance such as paint, window screens, or cracked siding were classified as standard if these deficiencies do not affect the ability of the structure to provide adequate shelter to its occupants. Standard structures do not exhibit deficiencies beyond the level of normal maintenance.

Deteriorated - A structure which appears physically in need of structural repairs to the roof, walls or foundation. Examples of major structural problems are roofs with missing shingles, excessively weathered cornices, deteriorated gutters or downspouts, broken or missing wall materials, sagging or out-of-plumb foundations or foundations with missing components. Deteriorated structures exhibit major deficiencies beyond the level of normal maintenance.

Dilapidated - A structure which, due to the extent of structural damage, requires clearance. Dilapidated structures exhibit major deficiencies to the extent that they no longer provide adequate shelter to their inhabitants and the potential cost of renovating the structure would be beyond its potential market value.

Following are township-by-township tallies listing the results of the survey. Please note that due to the special nature of mobile homes (their shorter life span and the lack of a current technology for their rehabilitation) they were not surveyed by structural condition. The tallies only cover unincorporated areas of townships located outside existing municipal boundaries.

GASTON COUNTY HOUSING SURVEY

UNINCORPORATED AREA OF

CROWDERS MOUNTAIN TOWNSHIP

		<u>Number of Units</u>	<u>% of Total</u>
Single Family Standard		* 1,755	94.4
Deteriorating		** 63	3.4
Dilapidated		*** 40	2.2
TOTAL SINGLE FAMILY UNITS		1,858	
Duplex	Standard	8	100.0
Deteriorating		-0-	
Dilapidated		-0-	
TOTAL DUPLEXES		8	
Apartments	Standard	86	95.6
Deteriorating		4	4.4
Dilapidated		-0-	
TOTAL APARTMENTS		90	
TOTAL MOBILE HOME UNITS		741	
TOTAL SINGLE FAMILY UNITS		1,858	68.8
TOTAL DUPLEX UNITS		8	.3
TOTAL APARTMENT UNITS		90	3.3
TOTAL MOBILE HOME UNITS		741	27.6
TOTAL RESIDENTIAL UNITS		2,697	

* 42 units or 2.4% of this figure is vacant.

** 2 units or 3.1% of this figure is vacant.

*** 21 units or 52.5% of this figure is vacant.

GASTON COUNTY HOUSING SURVEY

UNINCORPORATED AREASOF THE CHERRYVILLE TOWNSHIP

		<u>Number of Units</u>	<u>% of Total</u>
Single Family Standard		* <u>1,626</u>	<u>87.2</u>
Deteriorating		** <u>143</u>	<u>7.7</u>
Dilapidated		*** <u>94</u>	<u>5.1</u>
TOTAL SINGLE FAMILY UNITS		<u>1,863</u>	
Duplex	Standard	<u>6</u>	<u>100.0</u>
Deteriorating		<u>-0-</u>	
Dilapidated		<u>-0-</u>	
TOTAL DUPLEXES		<u>6</u>	
Apartments	Standard	<u>-0-</u>	
Deteriorating		<u>-0-</u>	
Dilapidated		<u>-0-</u>	
TOTAL APARTMENTS		<u>-0-</u>	
TOTAL MOBILE HOME UNITS		<u>468</u>	
TOTAL SINGLE FAMILY UNITS		<u>1,863</u>	<u>79.7</u>
TOTAL DUPLEX UNITS		<u>6</u>	<u>.3</u>
TOTAL APARTMENT UNITS		<u>-0-</u>	<u>0</u>
TOTAL MOBILE HOME UNITS		<u>468</u>	<u>20.0</u>
TOTAL RESIDENTIAL UNITS		<u>2,337</u>	

* 3 units or .18% of this figure is vacant.

** 1 units or .69% of this figure is vacant.

*** 30 units or 31.9% of this figure is vacant.

GASTON COUNTY HOUSING SURVEY

UNINCORPORATED AREAS OF THE GASTONIATOWNSHIP

		<u>Number of Units</u>	<u>% of Total</u>
Single Family Standard		* 5,180	80.6
Deteriorating		** 920	14.3
Dilapidated		*** 327	5.1
TOTAL SINGLE FAMILY UNITS		6,427	
Duplex Standard		23	42.6
Deteriorating		25	46.2
Dilapidated		6	11.2
TOTAL DUPLEXES		54	
Apartments Standard		244	88.2
Deteriorating		27	10.1
Dilapidated		6	1.7
TOTAL APARTMENTS		277	
TOTAL MOBILE HOME UNITS		938	
TOTAL SINGLE FAMILY UNITS		6,427	83.5
TOTAL DUPLEX UNITS		54	.7
TOTAL APARTMENT UNITS		277	3.6
TOTAL MOBILE HOME UNITS		938	12.2
TOTAL RESIDENTIAL UNITS		7,696	

* 32 units or .61% of this figure is vacant.** 11 units or 1.19% of this figure is vacant.*** 69 units or 21% of this figure is vacant.

GASTON COUNTY HOUSING SURVEY

UNINCORPORATED AREAS OF THEDALLAS TOWNSHIP

		<u>Number of Units</u>	<u>% of Total</u>
Single Family Standard		* 2,747	88.1
Deteriorating		** 284	9.1
Dilapidated		*** 86	2.8
TOTAL SINGLE FAMILY UNITS		<u>3,117</u>	
Duplex	Standard	18	60.0
	Deteriorating	10	33.3
	Dilapidated	2	6.7
TOTAL DUPLEXES		<u>30</u>	
Apartments	Standard	5	55.5
	Deteriorating	4	44.5
	Dilapidated	-0-	
TOTAL APARTMENTS		<u>9</u>	
TOTAL MOBILE HOME UNITS		<u>658</u>	
TOTAL SINGLE FAMILY UNITS		<u>3,117</u>	<u>81.7</u>
TOTAL DUPLEX UNITS		<u>30</u>	<u>.8</u>
TOTAL APARTMENT UNITS		<u>9</u>	<u>.3</u>
TOTAL MOBILE HOME UNITS		<u>658</u>	<u>17.2</u>
TOTAL RESIDENTIAL UNITS		<u>3,814</u>	

* -0- units or -0-% of this figure is vacant.

** 3 units or 1.06% of this figure is vacant.

*** 24 units or 27.9% of this figure is vacant.

GASTON COUNTY HOUSING SURVEY

UNINCORPORATED AREAS OF

RIVERBEND TOWNSHIP

		<u>Number of Units</u>	<u>% of Total</u>
Single Family Standard		* <u>2,463</u>	<u>87.3</u>
Deteriorating		** <u>256</u>	<u>9.0</u>
Dilapidated		*** <u>101</u>	<u>3.7</u>
TOTAL SINGLE FAMILY UNITS		<u>2,820</u>	
Duplex Standard		<u>6</u>	<u>50.0</u>
Deteriorating		<u>6</u>	<u>50.0</u>
Dilapidated		<u>-0-</u>	
TOTAL DUPLEXES		<u>12</u>	
Apartments Standard		<u>16</u>	<u>100.0</u>
Deteriorating		<u>-0-</u>	
Dilapidated		<u>-0-</u>	
TOTAL APARTMENTS		<u>16</u>	
TOTAL MOBILE HOME UNITS		<u>524</u>	
TOTAL SINGLE FAMILY UNITS		<u>2,820</u>	<u>83.6</u>
TOTAL DUPLEX UNITS		<u>12</u>	<u>.4</u>
TOTAL APARTMENT UNITS		<u>16</u>	<u>.5</u>
TOTAL MOBILE HOME UNITS		<u>524</u>	<u>15.5</u>
TOTAL RESIDENTIAL UNITS		<u>3,372</u>	

* 1 units or .04% of this figure is vacant.

** -0- units or 0% of this figure is vacant.

*** 20 units or 19.8% of this figure is vacant.

GASTON COUNTY HOUSING SURVEY

UNINCORPORATED AREAS

OF SOUTH POINT TOWNSHIP

		<u>Number of Units</u>	<u>% of Total</u>
Single Family Standard		* 3,806	<u>71.2</u>
Deteriorating		** 1,369	<u>25.6</u>
Dilapidated		*** 170	<u>3.2</u>
TOTAL SINGLE FAMILY UNITS		<u>5,345</u>	
Duplex Standard		<u>32</u>	<u>72.7</u>
Deteriorating		<u>10</u>	<u>22.7</u>
Dilapidated		<u>2</u>	<u>4.6</u>
TOTAL DUPLEXES		<u>44</u>	
Apartments Standard		<u>173</u>	<u>87.8</u>
Deteriorating		<u>20</u>	<u>10.1</u>
Dilapidated		<u>4</u>	<u>2.1</u>
TOTAL APARTMENTS		<u>197</u>	
TOTAL MOBILE HOME UNITS		<u>1,221</u>	
TOTAL SINGLE FAMILY UNITS		<u>5,345</u>	<u>78.5</u>
TOTAL DUPLEX UNITS		<u>44</u>	<u>.6</u>
TOTAL APARTMENT UNITS		<u>197</u>	<u>2.9</u>
TOTAL MOBILE HOME UNITS		<u>1,221</u>	<u>18.0</u>
TOTAL RESIDENTIAL UNITS		<u>6,807</u>	

* 1 units or .026% of this figure is vacant.

** 2 units or .146% of this figure is vacant.

*** 20 units or 11.7% of this figure is vacant.

GASTON COUNTY HOUSING SURVEY

ALL UNINCORPORATED AREAS

OF GASTON COUNTY

		<u>Number of Units</u>	<u>% of Total</u>
Single Family	Standard	* 17,577	82.0
	Deteriorating	** 3,035	14.2
	Dilapidated	*** 818	3.8
TOTAL SINGLE FAMILY UNITS		21,430	
Duplex	Standard	93	60.4
	Deteriorating	51	33.1
	Dilapidated	10	6.5
TOTAL DUPLEXES		154	
Apartments	Standard	524	88.9
	Deteriorating	55	9.3
	Dilapidated	10	1.8
TOTAL APARTMENTS		589	
TOTAL MOBILE HOME UNITS		4,550	
TOTAL SINGLE FAMILY UNITS		21,430	80.2
TOTAL DUPLEX UNITS		154	.6
TOTAL APARTMENT UNITS		589	2.2
TOTAL MOBILE HOME UNITS		4,550	17.0
TOTAL RESIDENTIAL UNITS		26,723	

* 79 units or .44% of this figure is vacant.

** 19 units or .62% of this figure is vacant.

*** 184 units or 22.4% of this figure is vacant..

	Number of Households	Average Household Size	Percent Change
Total Incorporated Areas	19,712	3.4	-1.1
Cherryville	3,212	3.7	+3.1
South Park	3,018	3.3	+3.4
Miller	3,612	3.2	+2.2
Elizabethtown	3,812	3.0	+3.7
South Penn	3,012	3.0	+3.2
All Townships	10,470	3.6	+3.8

COMPARISONS OF
1980 SURVEY STATISTICS

BY

TOWNSHIPS

	Number of Households	Average Household Size	Percent Change
Elizabethtown Area	3,812	3.0	+3.7
Elizabethtown	1,003	3.4	+3.3
Clearfield	5,281	3.0	+3.3
Millers	3,291	3.2	+3.2
Cherryville Area	3,212	3.7	+3.1
Cherryville	932	3.0	+3.0
South Penn Area	3,012	3.0	+3.2
South Penn	1,234	3.0	+3.0

1980
RELATIVE CONDITION OF SINGLE FAMILY DWELLINGS SURVEYED
(Excludes Mobile Homes)

<u>Township</u> (Unincorporated Areas Only)	<u>Percent Standard</u>	<u>Percent Deteriorated</u>	<u>Percent Dilapidated</u>
Crowders Mountain	94.4	3.4	2.2
Cherryville	87.2	7.7	5.1
Gastonia	80.6	14.3	5.1
Dallas	88.1	9.1	2.8
Riverbend	87.3	9.0	3.7
South Point	71.2	25.6	3.2
All Townships	82.0	14.2	3.8

MOBILE HOMES
1980

<u>Township</u> (Unincorporated Areas Only)	<u>Number of Units</u>	<u>Township</u> (Unincorporated Areas Only)	<u>Percent of Mobile Homes</u>
Cherryville	468	Gastonia	12.2
Riverbend	524	Riverbend	15.5
Dallas	658	Dallas	17.2
Crowders Mountain	741	South Point	18.0
Gastonia	938	Cherryville	20.0
South Point	1,221	Crowders Mountain	27.6

1980
VACANCY STATISTICS FOR SINGLE FAMILY DWELLINGS SURVEYED

<u>Township</u> <u>(Unincorporated Areas Only)</u>	<u>Number of Units Vacant</u>	<u>Township</u> <u>Unincorporated Areas Only</u>	<u>Vacancy Rate</u>
Riverbend	21	South Point	.4%
South Point	23	Riverbend	.7%
Dallas	27	Dallas	.9%
Cherryville	34	Gastonia	1.7%
Crowders Mountain	65	Cherryville	1.8%
Gastonia	112	Crowders Mountain	3.5%
All Townships	282	All Townships	1.3%

~~ADDITIONS TO THE HOUSING STOCK
1970 to 1980~~
~~ESTIMATES
FOR EASTON COUNTY~~

The figures in the following tables are the estimated additions to the housing stock in the 1970 to 1980 period in Easton County. Since the housing survey only covered existing dwellings, some estimate of existing additions has to be made and can be extrapolated. The method extrapolating adds about 10% to the County's 1970 Census of Manufactures and Building Construction. This extrapolation is based on population estimates for each incorporated municipality in Easton County. Calculated by the author from 1970 population of incorporated areas surveyed through 1975.

ADDITIONS TO THE HOUSING STOCK

1970 to 1980

Each table shows additions to the housing stock by dividing the total estimated population by an average household size. In Easton County the average 1970 household size was estimated to be 2.49, giving an additional 10%

In the 1970 population estimates were in the form of age totals for each municipality so we have had to determine how many additional dwellings would be added by normal increases of an estimated 1.5% per year during all decades since 1970 for all municipalities in Easton County, based on historical information.

Using the 1970 population estimates of the table and the 1970 census data of incorporated municipalities shown the 1970 Census of Manufactures and Building Construction, the author has determined to be the best estimate starting point for future projections.

METHODOLOGY FOR ESTIMATING
1970 TO 1980 HOUSING UNIT
ADDITIONS FOR GASTON COUNTY
MUNICIPALITIES

The intent of the following tables are to show changes to the housing stock of each township in Gaston County. Since the housing survey only covered unincorporated portions of townships, some method of estimating additions to municipalities had to be developed. The method developed used base data contained in a North Carolina Office of State Budget and Management publication entitled, North Carolina Municipal Population, 1978. This publication contained 1978 population estimates for each County and municipality in North Carolina. Contained in the estimates were the 1978 population of municipal areas annexed through July 1, 1979. These latest population estimates for each Gaston County municipality were converted into dwelling units by dividing the total estimated population by an average household size. In Gaston County the average 1978 household size was estimated to be 2.996 persons per dwelling unit.

Since the 1978 population estimates were in the form of one total for each municipality it was impossible to determine how many additional dwelling units were added by natural increase or by annexation. A precise accounting of all annexations since 1970 for all municipalities in Gaston County would be required to make such a distinction.

Since the 1978 population estimates of the State were the only common base of information available since the 1970 Census for the municipalities of Gaston County, this base was determined to be the most effective starting point for making 1980 estimates.

ADDITIONS TO THE HOUSING STOCK - 1970-1980

Crowders Mountain Township

	<u>1970 U.S. Census</u>	<u>1980</u>	<u>Change (Quantity)</u>	<u>Change (Percent)</u>
Bessemer City	1,671	1,779*	+ 108	+ 6.4%
Kings Mountain (small portion)	43	57*	+ 10	+ 23.2%
All Unincorporated Areas	1,336	2,697**	+1,361	+101.8%
Total Township	3,050	4,533	+1,483	+ 48.6%

* Estimate by Centralina COG.

** Field Survey Count - February, 1980.

ADDITIONS TO THE HOUSING STOCK - 1970-1980

Cherryville Township

	<u>1970 U.S. Census</u>	<u>1980</u>	<u>Change (Quantity)</u>	<u>Change (Percent)</u>
Cherryville	1,722	1,819*	+ 97	+ 5.6%
All Unincorporated Areas	1,808	2,337**	+529	+29.2%
Total Township	3,530	4,156	+626	+17.7%

* Estimate by Centralina COG.
 ** Field Survey Count - February, 1980.

ADDITIONS TO THE HOUSING STOCK - 1970-1980

Gastonia Township

		1980 - Original 1970 Township <u>Boundaries</u>	Change (Quantity)	Change (Percent)	1980 - Existing <u>Boundaries</u>
	<u>1970 US Census</u>				
Gastonia	14,718	16,745*	+2,027	+13.8%	16,745
Lowell (small portion)	97	127*	+ 30	+30.9%	127
Ranlo	650	677*	+ 27	+ 4.2%	677
Spencer Mountain	91	97*	+ 6	+ 6.5%	97
All Unincorporated Areas	4,925	6,132**	+1,207	+24.5%	7,696
Total Township	20,481	23,778	+3,297	+16.0%	25,342

* Estimate by Centralina COG.

** Field Survey Count, February, 1980.

ADDITIONS TO THE HOUSING STOCK - 1970-1980

	<u>Dallas</u>	<u>Township</u>		
	<u>1970 U.S. Census</u>	<u>1980</u>	<u>Change (Quantity)</u>	<u>Change (Percent)</u>
Dallas	1,338	1,448*	+ 110	+ 8.2%
Stanley (small portion)	26	35*	+ 9	+34.6%
High Shoals	181***	203*	+ 22	+11.9%
All Unincorporated Areas	2,790	3,814**	+1,024	+26.8%
Total Township	4,351	5,500	+1,165	+26.7%

* Estimate by Centralina COG.

** Field Survey Count - February, 1980.

*** Not incorporated in 1970 - figure shown, is an estimate subtracted out of the 1970 unincorporated area count.

ADDITIONS TO THE HOUSING STOCK - 1970-1980

	Riverbend	Township		
	<u>1970 U.S. Census</u>	<u>1980</u>	<u>Change (Quantity)</u>	<u>Change (Percent)</u>
Stanley (Major portion)	691	906*	+ 215	+31.1%
Mt. Holly	1,621	1,759*	+ 138	+ 8.5%
All Unincorporated Areas	2,041	3,372**	+1,331	+65.2%
Total Township	4,353	6,037	+1,684	+38.7%

* Estimate by Centralina COG.

** Field Survey Count - February, 1980.

ADDITIONS TO THE HOUSING STOCK - 1970-1980

South Point Township

		1980 - Original 1970 Township Boundaries	Change (Quantity)	Change (Percent)	1980 Existing Boundaries
	1970 US Census				
Lowell (Major Portion)	931	1,107*	+ 176	+18.9%	1,107
McAdenville	272	380*	+ 108	+39.7%	380
Cramerton	758	811*	+ 53	+ 6.9%	811
Belmont	1,432	1,532*	+ 100	+ 6.9%	1,532
Gastonia	523	595*	+ 72	+13.8%	-0-
All Unincorporated Areas	6,572	8,371**	+1,799	+27.3%	6,807
Total Township	10,488	12,796	+2,308	+19.0%	10,637

* Estimate by Centralina COG.

** Field Survey Count, February, 1980.

1970 TO 1980
ADDITIONS TO THE TOWNSHIP STOCK
OF INDIANAPOLIS METROPOLITAN
INFORMATION ASSET DATA

Township	Number (Acres)	Township	Number of Acres
Bell	76.03	Berryville	319
South Pointe	177.25	Bell	1,041
Cowerville	29.25	Berrydale	1,297
Garrison	24.55	Bethelwood	1,321
Evergreen	65.12	Brookside Township	1,361
Crusoe's Mountain	101.35	South Pointe	1,794

COMPARISONS

1980 SURVEY STATISTICS AND ESTIMATES

TO

1970 CENSUS STATISTICS

BY

TOWNSHIP

Township	Number of Acres
Bell	1,041
Cowerville	1,297
South Pointe	1,321
Bell	1,361
Bethelwood	1,395
Brookside	1,406
South Pointe	1,406
Berrydale	1,517
Berryville	1,531

* Subject to original 1970 Township Boundary.

ADDITIONS TO THE TOWNSHIP STOCK
TOTAL COUNTY

		Change	Change
	1970	1980	Percent
All Incorporated Areas	26,247	30,077	+3,830
All Unincorporated Areas	23,575	25,703	+2,128
Total County	49,822	55,780	+5,958

In comparing the 1970 municipal areas to the 1980 municipal areas, we cannot fail to notice the quantity and potential aspects to account for changes brought about by annexation as compared to natural increase.

1970 - 1980
 ADDITIONS TO THE HOUSING STOCK
 COMPARISONS BETWEEN TOWNSHIPS
 UNINCORPORATED AREAS ONLY

<u>Township</u>	<u>Percent (Additions)</u>	<u>Township</u>	<u>Number of Additions</u>
Dallas	26.8%	Cherryville	529
South Point*	27.2%	Dallas	1,024
Cherryville	29.2%	Gastonia*	1,207
Gastonia*	24.5%	Riverbend	1,331
Riverbend	65.2%	Crowders Mountain	1,361
Crowders Mountain	101.8%	South Point*	1,799

* Based on Original 1970 Township Boundary.

1970 - 1980
 ADDITIONS TO THE HOUSING STOCK
 COMPARISONS BETWEEN TOWNSHIPS
 MUNICIPALITIES AND UNINCORPORATED AREAS

<u>Township</u>	<u>Percent (Additions)</u>	<u>Township</u>	<u>Number of Additions</u>
Gastonia*	16.0%	Cherryville	626
Cherryville	17.7%	Dallas	1,165
South Point*	19.0%	Crowders Mountain	1,483
Dallas	26.7%	Riverbend	1,684
Riverbend	38.7%	South Point*	2,308
Crowders Mountain	48.6%	Gastonia*	3,297

* Based on Original 1970 Township Boundary.

ADDITIONS TO THE HOUSING STOCK
 TOTAL COUNTY

	<u>1970</u>	<u>1980</u>	<u>Change (Quantity)</u>	<u>Change (Percent)</u>
All Municipalities	26,587	30,077	+3,490	+13.1%
All Unincorporated Areas	19,575	26,723	+7,148	+36.5%
Total County	46,162	56,800	+10,638	+23.0%

NOTE: In comparing the 1970 municipal counts to the 1980 municipal counts, no attempt has been made to adjust the quantity and percent figures to account for changes brought about by annexation as compared to natural increases.

A SUGGESTED METHOD
FOR
KEEPING THE BASE MAP
AND
FIELD SURVEY COUNT UPDATED

This paper entails a description of a methodology which could be employed to systematically update the base map and land use survey. This is only one of the many possible approaches which could be implemented to obtain the stated objective of a consistent up to date base map and land use survey. In order to insure the useful maintenance of the locational system, five various aspects of development must be considered and monitored. These aspects are integral because they account for the preponderance of change in the land use in the county. These areas are:

- (1) New construction,
- (2) Use change for an existing structure,
- (3) New mobile homes, deletions
- (4) Destroyed - damaged, and
- (5) New subdivisions.

The county has indicated that an elementary approach would be the most suitable vehicle to institute a land use updating system which would facilitate and mesh with the components of the land use base map inventory. A simplified system of referral would be the most practical method of transmitting the required information for updating. The main focus of such a system would be the tax office and the building inspection department.

To account for new construction additions to the county building stock, the building inspection department is the primary focal point. All new construction and most renovation or remodeling must begin with an application for a building permit. As an application for a permit is taken, locational information which includes the township, tax map and parcel number is secured. A copy of the permit is transmitted to the tax office for assessment of the appraised value, addition to the tax scrolls and tax liability purposes. After final inspection by the building inspection department, the tax office catalogs the appropriate information and the structure is included as a

taxable item. Once the final inspection is completed, a copy of the final inspection clearance along with the building permit and its locational information should be transmitted to the Planning Department for inclusion on the base map and base data. The structure should not be added to the base data until final inspection is completed. This will reduce the artificial inflation of base material by adding those dwellings which may take years to complete.

By simply transmitting a copy of all building inspection applications to the Planning Department, information on all known construction activity will be gained. The applications reflect the majority of information which the Planning Department requires to update the base data and map. A simple procedure of locating the parcel on the tax map and transposing the location to the appropriate township base map can then be implemented.

Since applications for renovations of existing structures and mobile homes additions are also secured by the Building Inspection department, a system of referral can also be implemented between the two departments. Once the electrical inspection is completed for hook-up of each new mobile home, a copy of the cleared application can be transmitted to the Planning Department. As in the case of new construction applications, locational information and simple transposition will produce an up to date base. In the case of mobile homes that might be moved from one location to another the electrical permit form would have to be modified to show the last location of the mobile home either by lot parcel number of the tax maps or by space number should the home base been moved from a mobile home park. As the units are relocated on the base maps they could be erased from their old location.

The most difficult element to systematically keep track off are those which include a change of use or a deletion. In most, but not all, cases, a change of use will necessitate renovation and the process of building inspection. When this occurs, the transmitting of the final inspection application to the Planning Department will provide the required information. In the remaining cases of use changes and when deletions occur, the tax office is notified so that the appropriate correction in tax information can be effectuated. When this occurs, the tax office should keep a record and transmit to the Planning Department periodically. Locational information can then be secured and the base data altered.

This leaves the addition of subdivisions. As new developments are platted, the Register of Deeds office can keep a record of where the plat is recorded. This record can be transmitted to the Planning Department for inclusion. A better system can be obtained by providing a copy of each township base map to the tax mapping section of the tax office. As they implement corrections to the tax maps, the arterial network of the subdivision can also be drafted on the base map. This will ensure a quality base system and a professional cartographic function at virtually no additional cost to the County.

An elementary system such as this one will provide a methodology by which the base map and data prepared by Centralina Council of Governments can be systematically reported and updated. It will require little additional cost allocations or expenditures. What it will necessitate is cooperation on the part of the Tax Office, tax mapping, Building Department, and the Planning Department to ensure a meaningful approach and an accurate system.

There are few short comings associated with an approach of this nature.

The first and most cumbersome is the method of updating the base map.

Since the scales vary between the base map and the tax map, transposing and locating the position of each new structure from one map to the other occasionally results in a lack of detail and exactness. The system also requires a constant need for continuity, referral and updating. The major benefit would be the ease of accurate quantitative data by township, rather than the precise pinpoint location of updated structures.

A more systematic parcel-level evaluation of information system can be designed which would require data to be coded to the tax maps and for inclusion into the data processing system. A program of this type would provide an unlimited variety of data needs and services to county departments as well as higher levels of government. The implementation of such a system would be consistant with state objectives in the area of land record management and monetary assistance can be obtained through the HUD, DNRCD 701 Planning Grant application process. Information which could be included, with regard to each parcel in the County is reflected below. This is a sample of potential information types and is not inclusive.

Property Information System
Informational Items

(1) Land Use

- (A) Residential - (single-family, duplex multi-family, mobile home).
- (B) Commercial (by type)
- (C) Industrial (by type)
- (D) Agricultural (by type)
- (E) Forest (percent coverage)
- (F) Public (by type)
- (G) Utility (by type)

(2) Chain of Title

- (3) Dwelling Condition (residential)
- (4) Soil Characteristics
- (5) Fire Districts
- (6) Water (Type of service)
- (7) Sewerage (type of service)

- (8) Appraised Value
- (9) Township
- (10) School District
- (11) Acreage
- (12) Structures
- (13) Areas of Historical or Ecological Importance
- (14) Deed Restrictions or other Restrictive Covenants, Easements, and Numerical Codes Which Cross Reference to Other Tax Records and Register of Deeds Records.

Anticipated users would primarily be:

- (1) Planning Department
- (2) Administration
- (3) Fire Departments
- (4) Tax Departments
- (5) Register of Deeds
- (6) Building Inspection
- (7) Sanitary Districts
- (8) Health Department
- (9) Social Service, and
- (10) State and Federal Agencies, N.C. D.O.T., Department of Archives and History, Water Quality, HUD, Department of Agriculture, Soil and Water Conservation and Others.

A significant portion of the required information currently exists in publications and in work previously completed by the County or State agencies. Little additional ground level work would be necessary. Some updating of existing information may be required to ensure an accurate representation of data.

This system would provide a valuable data source and base from which the County's developing comprehensive planning program would be able to build. It would allow the County to complete a systematic evaluation of community facilities, transportation, industrial development, housing needs, recreation and others. It would also provide a concise and accurate foundation from which the comprehensive planning process for the County can be founded.

The Housing Survey revealed that problems faced by Gaston County citizens regarding community development were numerous and far reaching. The survey found that a high percentage of the housing units in Gaston County are in deteriorated condition. This survey also indicated a marked discontent and dissatisfaction with the degree of completeness of residential housing.

The areas of the County where severe deterioration, slums, and/or other problems exist would be best addressed. However, these concentrations will also be addressed to the extent provided by Gaston County's administrative efforts. These recommendations will be given priority based on the nature of the problem and by providing funds for the elimination of the problem.

Recommendations On

Official Deteriorating Slums and Residential Areas
and Their Elimination
A
Housing and Community Development
Program

These slums have existed for many years and are the result of a failure to plan adequately for the growth of the community. The lack of planning and foresight has resulted in slums which are deteriorated, unattractive, and undesirable. These slums have been a drain on the tax base and have been a hindrance to the economic development of the community. They have also been a source of social problems and have been a barrier to the progress of the community.

The question is what can be done to Gaston County to address the problem of deteriorating residential areas. There are options available to the community but the following are the most promising. One has been successfully utilized in other counties to great advantage. The programs that are recommended are feasible, acceptable, and effective in addressing problems of housing. The focus of the recommendations is

The Housing Survey described in the previous section highlights the need for a comprehensive community development effort in the unincorporated portions of Gaston County. The survey identified that a significant percentage of the housing units in Gaston County are in substandard condition. The survey also identified a number of communities and neighborhoods which had a significant degree of concentrations of substandard housing.

These areas of the County shared several characteristics. A majority are in those portions of the county which are highly urbanized. Many of these concentrations are close to or adjacent to the corporate boundaries of Gaston County municipalities. Many of these concentrations were not only characterized by poor housing but also had many other deficiencies. Some of the more obvious deficiencies include poorly designed and maintained streets, inadequate storm drainage, lack of public water and sewer services and abandoned vacant structures.

Those blighted areas adjacent to municipalities often are as much of a problem to these jurisdictions as they are to the County. The burden of annexing such areas and providing them with municipal services is such that annexation as a solution to blight is often out of the question. These areas then can and often do block the orderly and efficient expansion of municipalities as surely as a natural barrier such as a major river or a manmade barrier such as an interstate highway.

The question is raised then as to what the County can do to begin to address the problems of substandard housing and blighted areas. There are options open to the County. Following is a description of the basic approaches that are being successfully utilized in other Counties in North Carolina. The programs that are to be recommended are federally supported programs and are basic to addressing problems of housing. The format of the recommendations to

be given are that they be basic, providing general information on the programs and any organizational and financial (if any) support necessary from the County if they are to be undertaken.

I. The Community Development Block Grant Program

The Community Development (C.D.) Block Grant Program of the U.S. Department of Housing and Urban Development (HUD) is the only federal program designed to deal with urban blight and distress in a comprehensive manner. The grant is a 100% federal grant (involving no local money) both for the undertaking of community development activities and the administration of such a program.

A C.D. grant can be used to improve both housing and other community deficiencies. Gaston County is eligible to apply for such a grant and has several areas that would qualify.

Community Development (C.D.) funds must be used to benefit low and moderate income persons in a specific target area and application may be made for either a single purpose or a comprehensive program. Low and moderate income was defined in FY 1979-80 as family income below \$7,300 to \$13,000 depending on family size, and will probably be slightly higher in FY 1980-81. Target areas are areas of low and moderate income persons selected to demonstrate a significant impact with the activities proposed. Activities can take place in more than one target area.

Single Purpose Grants address a need in one of the following areas:

- a) housing; or
- b) deficiencies in public facilities
which affect the public health and safety; or,
- c) economic conditions which principally affect
low and moderate income persons.

The single purpose project may consist of one or several activities with the majority of the funds being allocated to the major need. Single purpose applications may propose more than one project, with each being rated separately. The ceiling for a single purpose request is \$500,000 per unit of government.

Comprehensive Grants must:

- a) address a substantial portion of the identifiable community development needs within a defined concentrated area;
- b) involve two or more activities that bear a relationship to each other;
- c) have a beneficial impact within a reasonable period of time;
- d) be developed through an assessment of the applicant's community development, housing and economic needs.

The funding ceiling for a comprehensive grant is currently at \$1,000,000 for a single year or \$3,000,000 for a multi-year commitment.

Briefly some of the eligible activities for which funds may be requested are:

Acquisition of Real Property
Neighborhood Facilities
Solid Waste Disposal Facilities
Fire Protection and Parking Facilities
Street Improvements
Recreation Facilities
Other Public Facilities and Improvements
Public Services
Rehabilitation of Residential Structures
Code Enforcement
Historic Preservation

Even though all of these are eligible, there are restrictions and qualifications on several activities. Basically the activity must benefit low and moderate income persons and must be carried out in a concentrated area (target area). Generally for first time applicants it is better to apply for a single purpose program rather than a comprehensive program.

A single purpose program for improving housing conditions may include but need not be limited to the following kinds of activities.

- 1) Low Interest Loans to help low income families finance home improvements.
- 2) Grants may be made to help low income families pay for home improvements.
- 3) Dilapidated homes can be purchased and demolished. (The land can then be redeveloped)
- 4) In the case of occupied units which are demolished the total cost of relocating the displaced family can be funded or a low interest loan can be made for the family to rebuild.

A single purpose program for improving deficiencies in public facilities may take the following form.

- 1) Streets can be paved to a standard width with ditches, culverts, and drain pipes installed to state specifications.
- 2) Poorly paved streets can be resurfaced.
- 3) Property can be acquired for new street right of ways and new streets can be developed.

If instead of streets, the project involved improvements in sewage disposal, the following type activities could be undertaken.

- 1) New sewer lines could be installed where none had existed.
- 2) Improved sewer lines could be installed to correct deficiencies in existing lines.
- 3) The tap on installation cost and fee (if any) could be paid for.
- 4) If a house previously did not have indoor plumbing facilities these could be constructed so that the family residing in the unit could utilize the benefits of the new sewer line.

The above are only examples. Generally a comprehensive application is what the name implies and would involve a coordinated undertaking of housing and public facilities improvements in one area to address a major portion if not all of the physical development problems that existed. The single purpose grant on the other hand involves a narrower approach solving one basic problem at a time.

C.D. applicants compete on a point system with funding awarded to those applicants scoring the highest number of points. For example in FY 1979 competition a total of 875 points could be accumulated in the Single Purpose Grant competition. Of this number 200 points were base points computed in absolute and percentage form. They were based on the level of poverty and the extent of substandard housing in a jurisdiction and were determined by HUD based on 1970 Census data. Four hundred (400) of the points were based on the design of the program for which funds were being sought. They were based on the impact of the program on the deficiencies being addressed and the direct benefit of the activities to low and moderate income persons in the target area. The greater these two impacts the more points the jurisdiction received. The remaining 275 points were awarded on a number of factors many of which depended on the jurisdictions current or past activities in housing and community development activities. These performance points (as pointed out later) en-

hance the funding chances of an application.

The following are common questions asked about the C.D. Block Grant Program.

What Kind of Federal Strings Are Attached?

Initially HUD controls the amount of funds a community receives, the income limits for those receiving assistance and the basic reporting requirements of the applicant as the program is being administered. HUD has built into the rating system incentive factors in the area of housing and employment opportunities. These factors, however, are incentives and are not mandated. For example, if the jurisdiction has adopted a fair housing ordinance it will receive bonus points in the rating of the application. Similarly if the jurisdiction is participating in an Areawide Housing Opportunity Plan (Gaston County is) then bonus points will be received. These incentive factors mean the more a jurisdiction is or has been involved in expanding housing or employment opportunities the higher the rating it will receive in the competition for C.D. funds.

Will the County be Left Holding the Bag After the Federal Funding is Cut Off?

HUD makes it very clear that the only projects it will fund are those that can be completed within one to two years and with the grant amount available. These are not continuing funds for providing services to low and moderate income persons. They should be considered as any other one time federal grant.

Is This Another Federal Give Away Program?

As just pointed out, federal grants are often received for various types of public facilities improvements. As far as housing activities are concerned, the jurisdiction has the option of whether to make grants to home owners or make low interest loans which can be recycled as the principal is being repaid.

Will the Program Create a Mass of Bureaucratic Paper Work?

There will be reporting requirements for the jurisdiction administering a C.D. program which will necessitate a certain level of record keeping and paper work. However, HUD will pay the jurisdiction to administer the C.D. program. Normally 20 percent of the C.D. grant can be channeled into administrative

costs to cover the costs of personnel, travel, telephones, office space and other normal overhead operating costs.

Doesn't This Type of Program Compete With Private Enterprise?

This program will generally only assist those persons who are unable to afford commercial loans. The program would utilize local labor, suppliers and contractors and would have a beneficial impact on the local economy.

Below is a basic outline of what a jurisdiction should do if it desires to compete for Community Development Funds. Not every step is absolutely necessary but most are recommended if the applicant is serious about the program.

Basic Outline

Although the pre-application date for C.D. funds normally falls in December-January of each year the jurisdiction should begin now to undertake the following activities.

- 1) A general survey should be completed to determine potential target areas in the jurisdiction (already completed with this document).
- 2) Those areas with the most significant concentrations of substandard housing should be identified. Further work should be conducted to identify and document the deficiencies of each of these target areas. These do not have to be engineering studies but a general assessment should be completed. This information should include the number of units which can be rehabilitated, those dilapidated units that should be demolished, general street conditions, identification of storm drainage problems, a listing of water and sewer deficiencies, and other developmental problems facing the target area.
- 3) A very general assessment of the extent and cost of eliminating each of the deficiencies in each target area should be computed. Example:

16 Dwelling Units to Rehabilitate	\$8,000 per unit	\$128,000
4 Units to be Acquired and Demolished		
Acquisition	\$9,000 per Unit	\$ 36,000
Demolition	\$ 800 per Unit	\$ 3,200
1 Family Must be Relocated		\$ 15,000
1600 feet of Street Paving - Upgrade to Width of		

24 feet \$18.00 per linear foot	28,800
800 feet of 6 inch sewer line \$12.00 per linear foot	9,600
20 Tap Ons to the Sewer line \$300 per tap	<u>6,000</u>
Total Cost	\$225,800

4) The target areas, however many these maybe, should then be listed by the extent of community deficiencies and the cost estimates of steps necessary to correct the deficiencies.

5) A Citizens Advisory Committee should be established. Civic leaders from some of the target areas should be appointed. Other members could come from banking, commerce, social services, churches etc. This committee should develop priorities for the expenditure of any C.D. grant funds received by the County. The committee could also provide effective public relations and make recommendations to the County Commissioners as the programs are being administered.

6) If the County is serious about competing for C.D. funds then there are certain activities and actions that could be undertaken immediately which will earn performance points for the County whenever the C.D. pre-application is rated against other applicants. These include the following:

- a) If Section 8 assisted Projects have been developed in the unincorporated portions of the County or if HUD has made commitments to develop such projects and they are located outside minority or low income concentrations then the County can obtain performance points.
- b) If of the projects discussed above a majority have been housing for families and large families then the County can obtain performance points.
- c) The County should develop a free standing Housing Assistance Plan - HUD approved (Centralina COG can prepare one of these free of charge). If after the Plan is prepared the County can show progress in meeting the goals of the Plan then bonus points can be received.

- d) If the County adopts and enforces a fair housing ordinance or develops a HUD New Horizons Program then performance points can be received (Centralina COG can provide free assistance to achieve this objective).
- e) If the County has provided opportunities for minority owned small businesses such as investment of funds in a minority owned bank or contracting or sub-contracting County projects to such businesses then the County can receive performance points.
- f) If the County has active affirmative action efforts in the employment of minorities to work in County government and these can be documented to be successful than the County can receive performance points.

It should be noted that first time applicants would never be able to meet all of the above performance factors. Failure to meet these factors does not mean a community will not prove competitive in the C.D. competition. Performance points, however, will enhance the chances of a pre-application being funded. If everything else is equal the applicant with performance points will be funded over the applicant without performance points.

- 7) As the pre-application submittal date approaches the jurisdiction should prepare the pre-application. Two public hearings must be conducted before the pre-application is submitted. The pre-application will describe the location and general characteristics of the target areas(s). It will also describe the activities for which grant funds are being sought with estimated costs. The program impact and the benefit to low and moderate income households is also discussed (Centralina COG can prepare these pre-applications free of charge).
- 8) HUD will accept the pre-applications and will rate them with their point system. Those that score highest will be invited to submit a full application.

9) The invitation to submit a full application is almost commensurate with a notice of grant award. The full application is more detailed than the pre-application and contains a more detailed description of the needs of the jurisdiction and the activities needed. Again two public hearings are required. The cost of preparing the full application is reimbursable from the grant. Reimbursement will be made whenever a line of credit is extended and the grant award becomes official. Normally prior to this step the jurisdiction will determine whether it desires to administer the program with existing inhouse staff, hire additional inhouse staff or employ the services of a consulting agency which has experience in this area. Whichever way is chosen, administrative costs can be covered by the grant and are legitimate expenditures. Normally HUD will allow the expenditure of up to 20 percent of the total grant amount to administer the basic community development activities.

10) Once the final application is submitted, the jurisdiction will receive the official notification of the grant award and a date after which a line of credit will be extended. The program can then be initiated. Generally HUD will allow a 2 year time frame for the funds to be expended, and the jurisdiction may be eligible to compete the subsequent year provided sufficient progress has been made toward completion of the projects.

target areas the following areas are recommended target areas for
the undeveloped portions of Laramie County. These areas were identified
during the Preliminary Land-Use Survey. The areas identified are undeveloped
locations and are identified as potential target areas for development.
These locations include existing undeveloped areas which
areas should be assigned by the County before development which will not cause
of those areas would actually qualify as undeveloped. These additional
area would help to tie the recommendations suggested for community development
development targets. Step 7 of the land-use process from other considerations
such as the availability of water and sewer facilities, other con-
siderations, those strategies are being used.

POTENTIAL

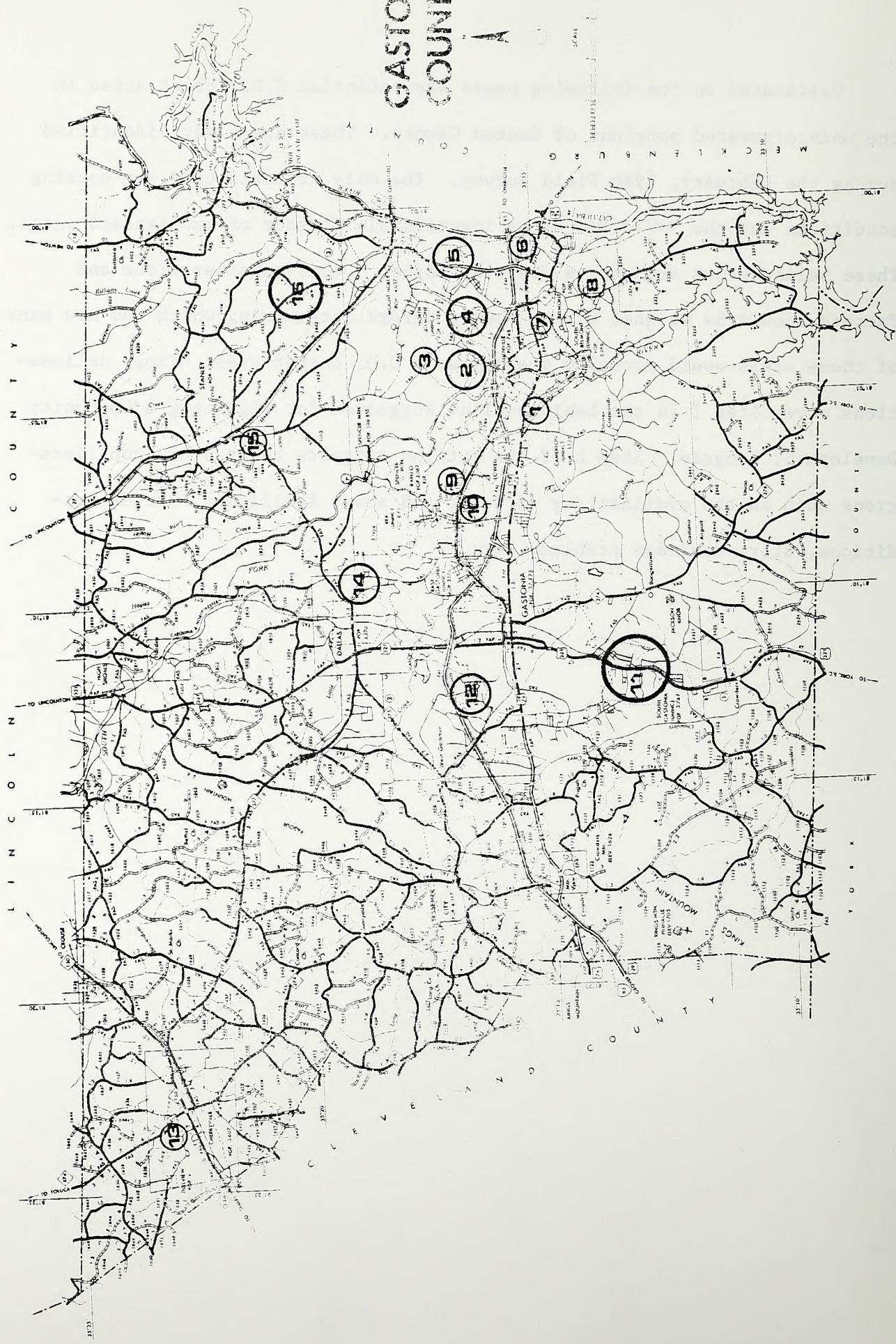
COMMUNITY DEVELOPMENT

TARGET AREAS

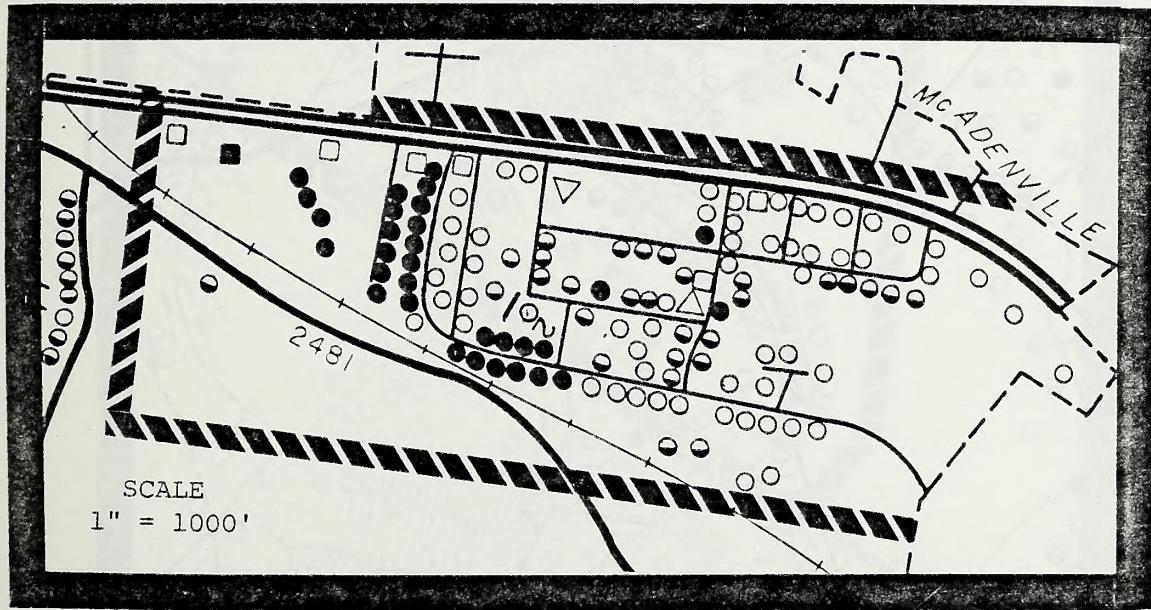
Delineated on the following pages are potential C.D. target areas in the unincorporated portions of Gaston County. These areas were identified during the February, 1980 Field Survey. The only criteria used was housing conditions and the existence of an identifiable cluster of substandard units. These delineations are only a starting point. Other considerations and factors should be weighed by the County before determining which and how many of these areas would actually qualify as a C.D. target area. These delineations cover Step 1 in the basic outline suggested for beginning a Community Development Program. Step 2 of the outline suggests those other considerations such as the availability of water and sewer facilities, street conditions, storm drainage problems, etc.

POTENTIAL COMMUNITY DEVELOPMENT TARGET AREAS - LOCATIONAL MAP

GASTON
COUNTY



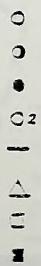
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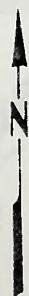
STRUCTURAL

LAND USE

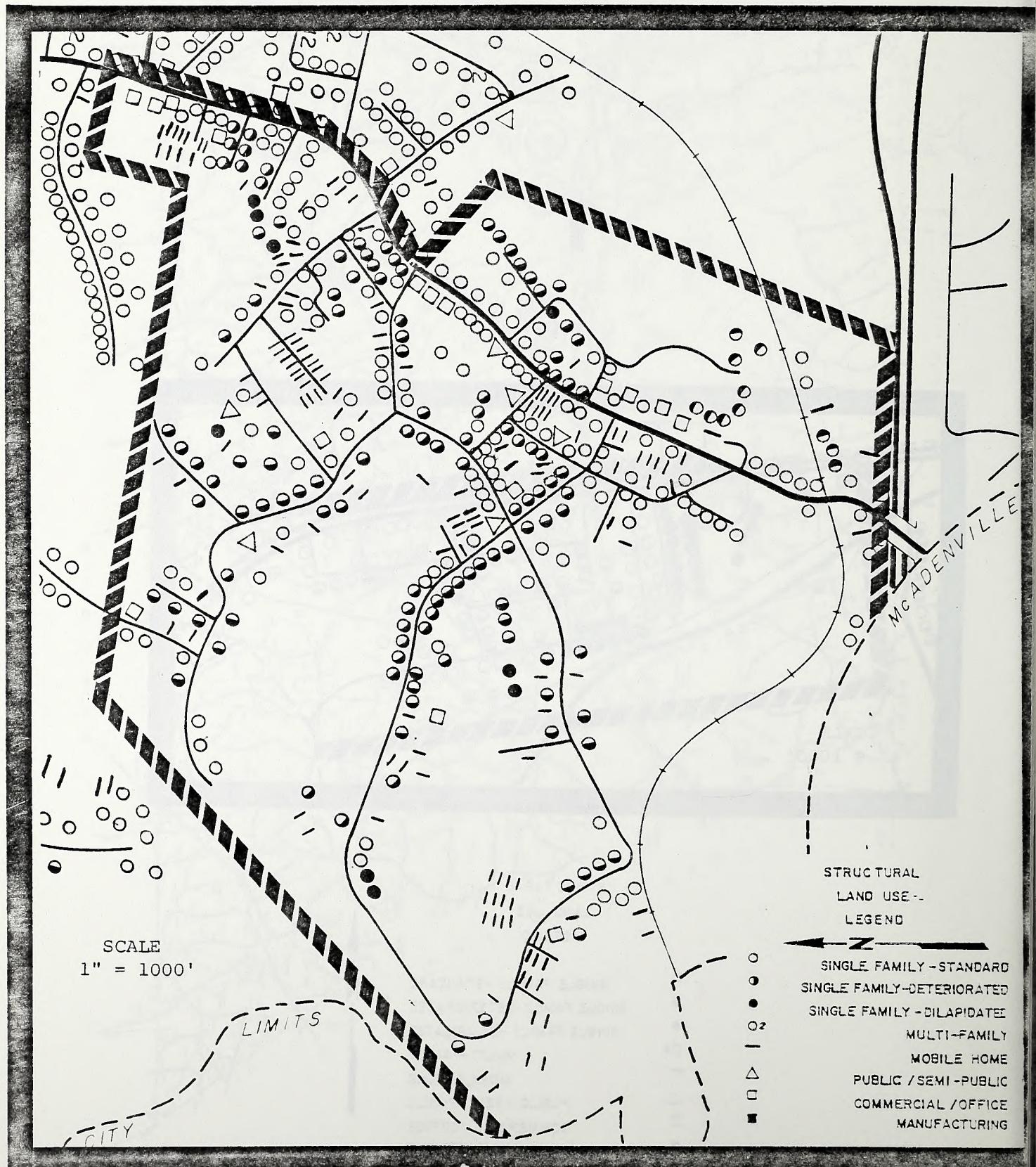
LEGEND



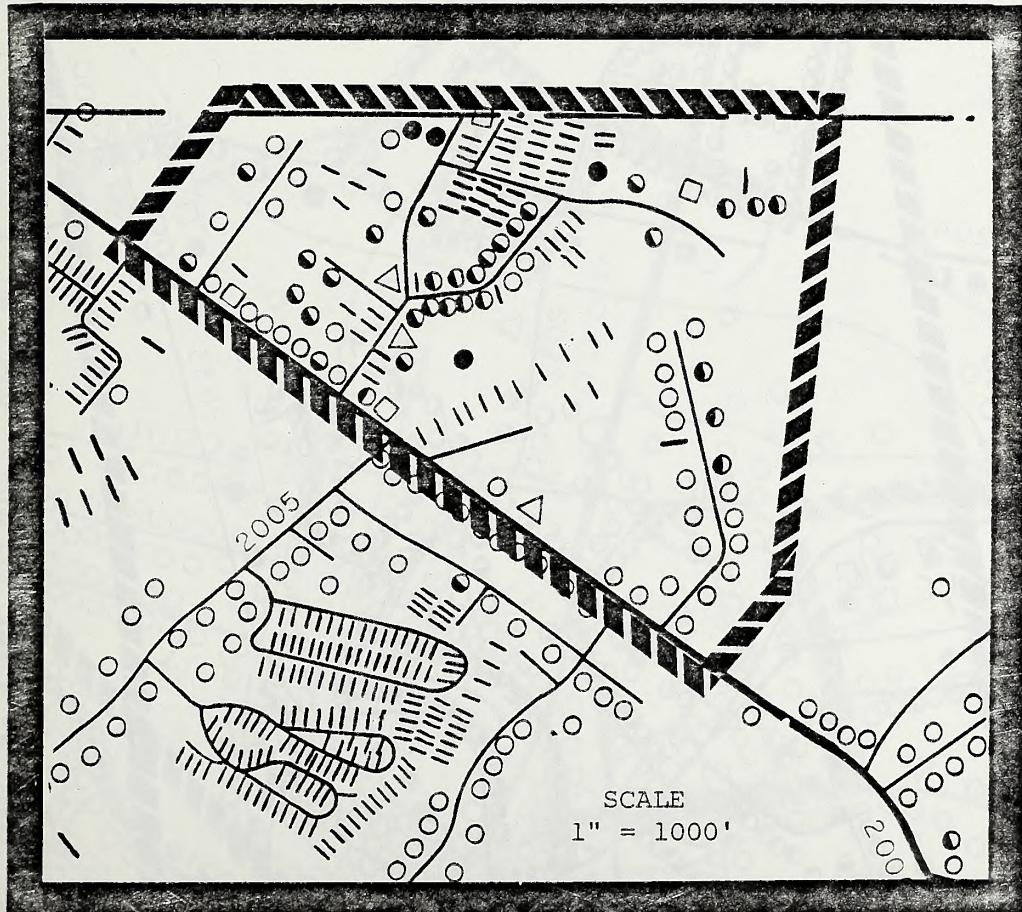
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- SINGLE FAMILY - DETERIORATED
- ◎ SINGLE FAMILY - DILAPIDATED
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- ▲ PUBLIC / SEMI-PUBLIC
- COMMERCIAL / OFFICE
- MANUFACTURING



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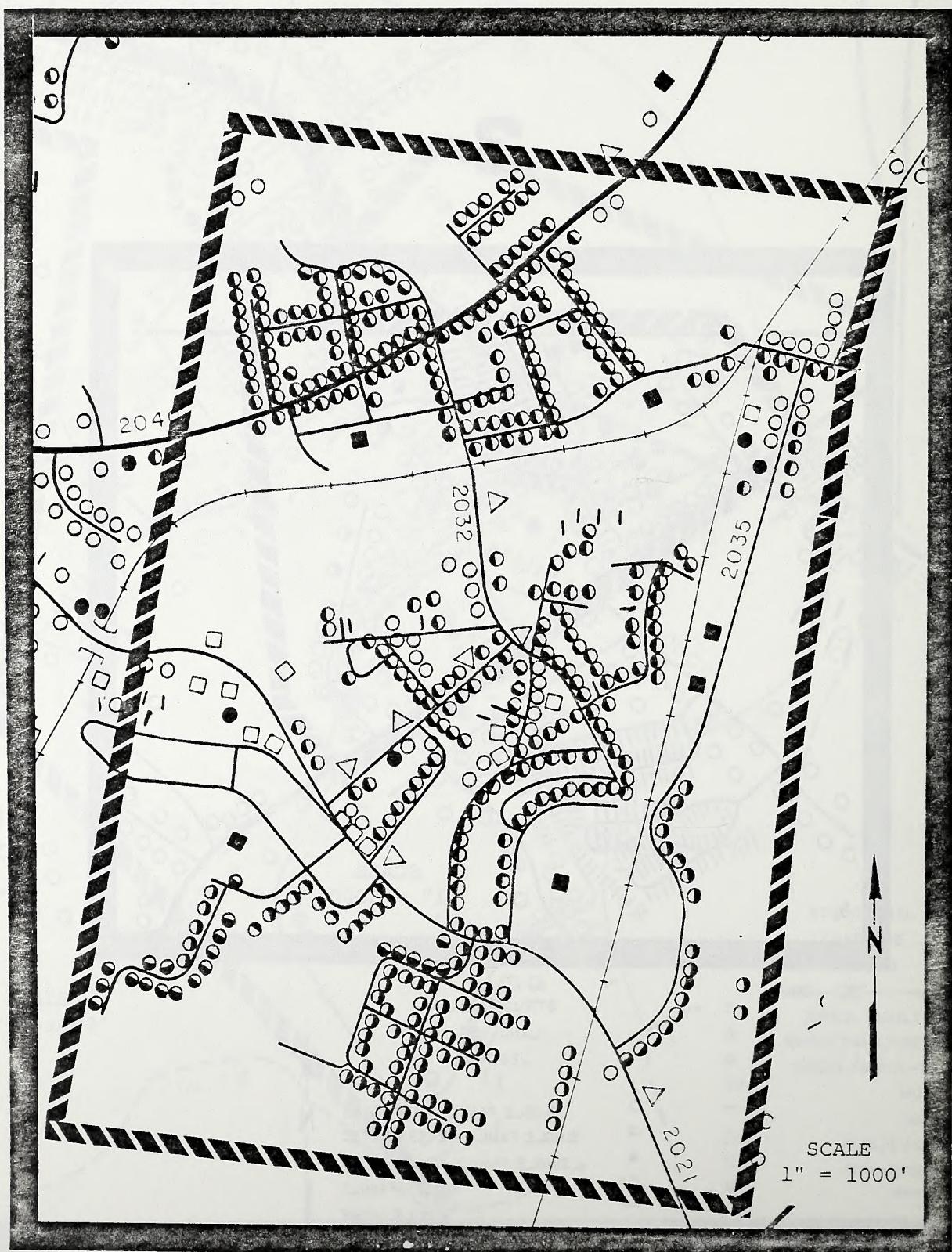
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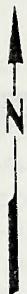


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LAND USE --

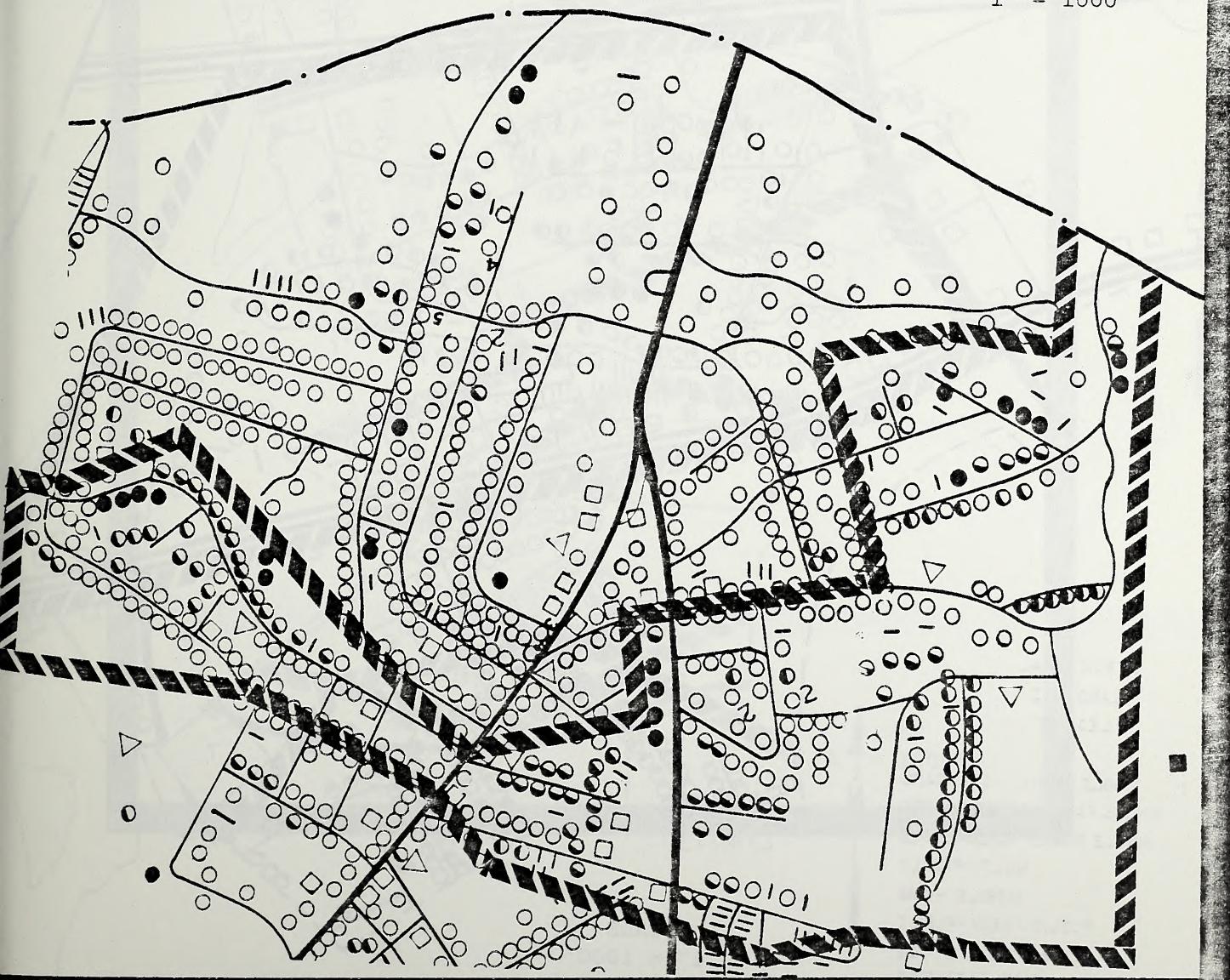
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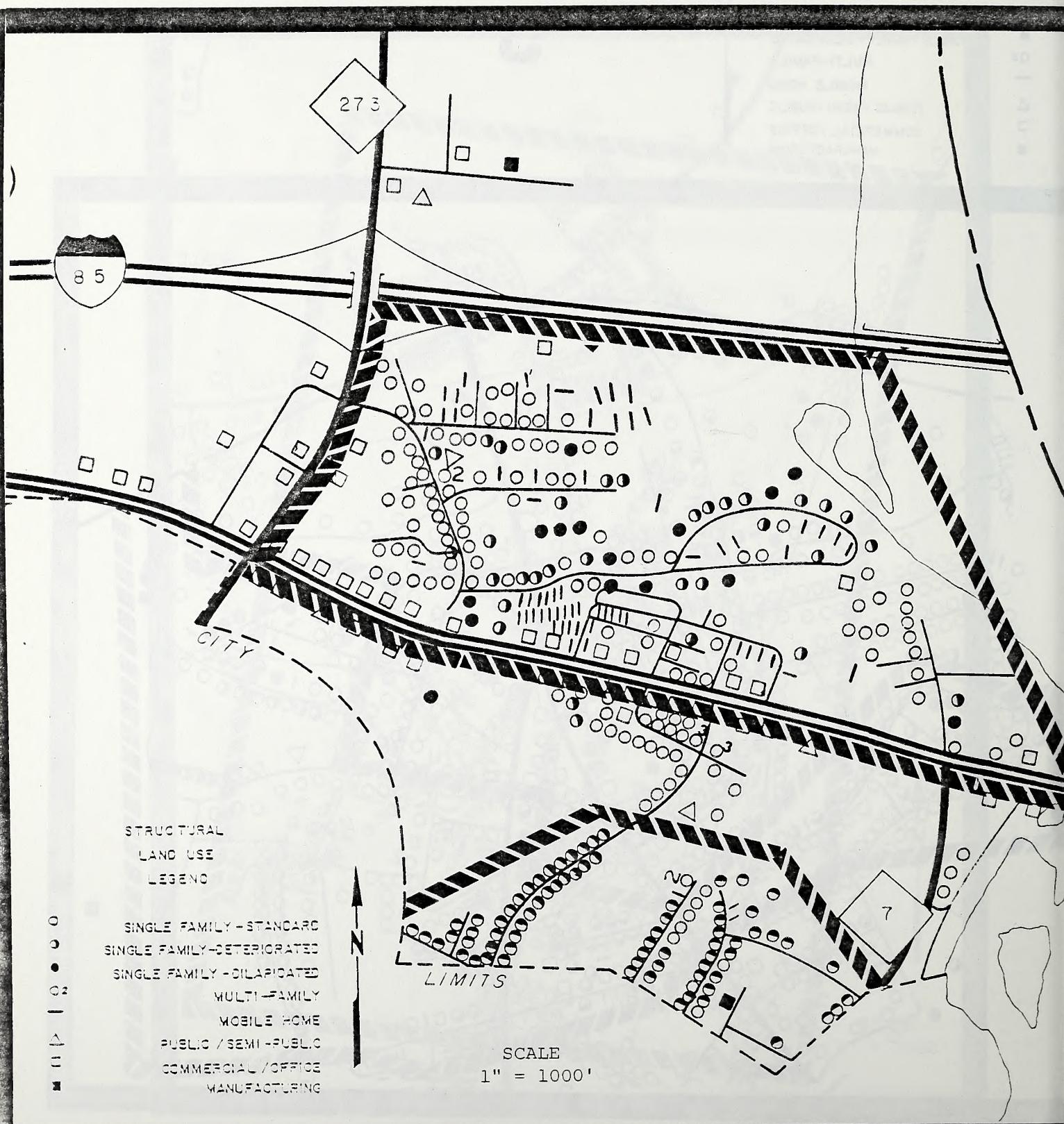


5

SCALE
1" = 1000'



6



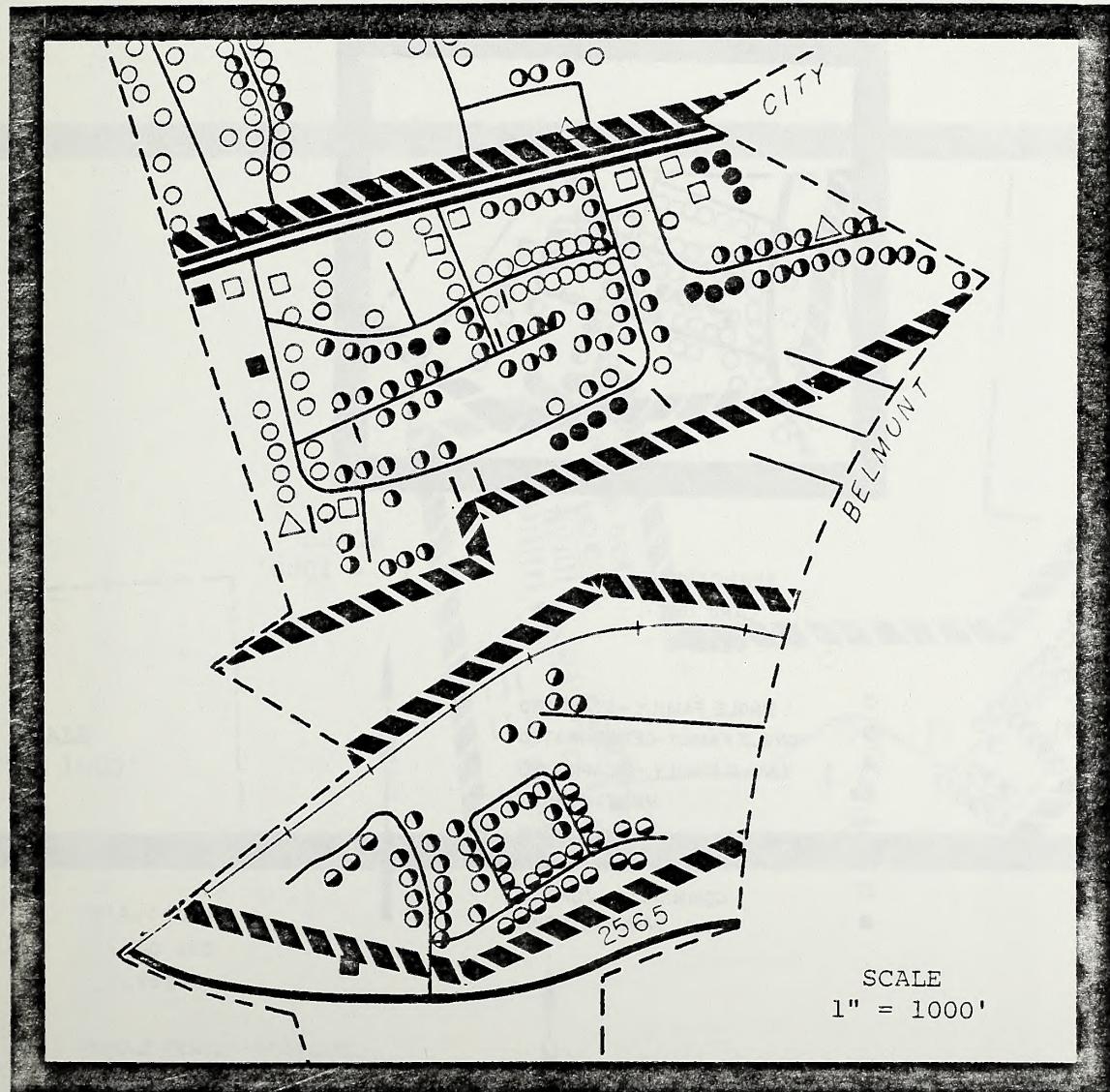
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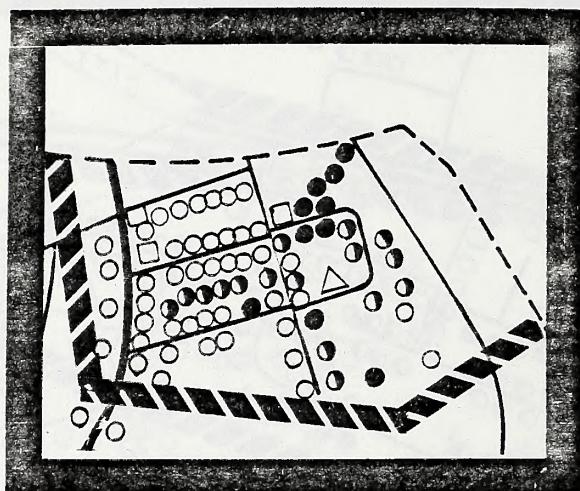
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7



8



SCALE
1" = 1000'

STRUCTURAL

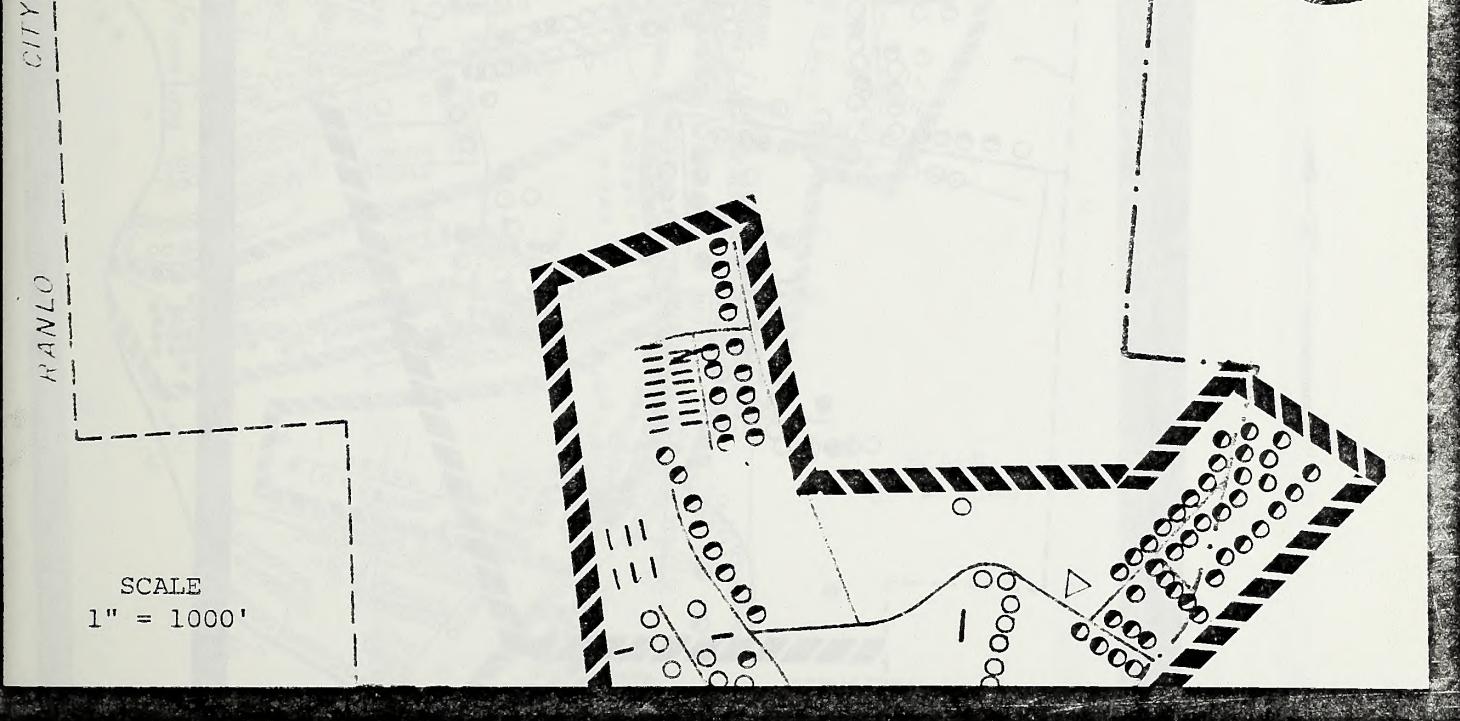
LAND USE --

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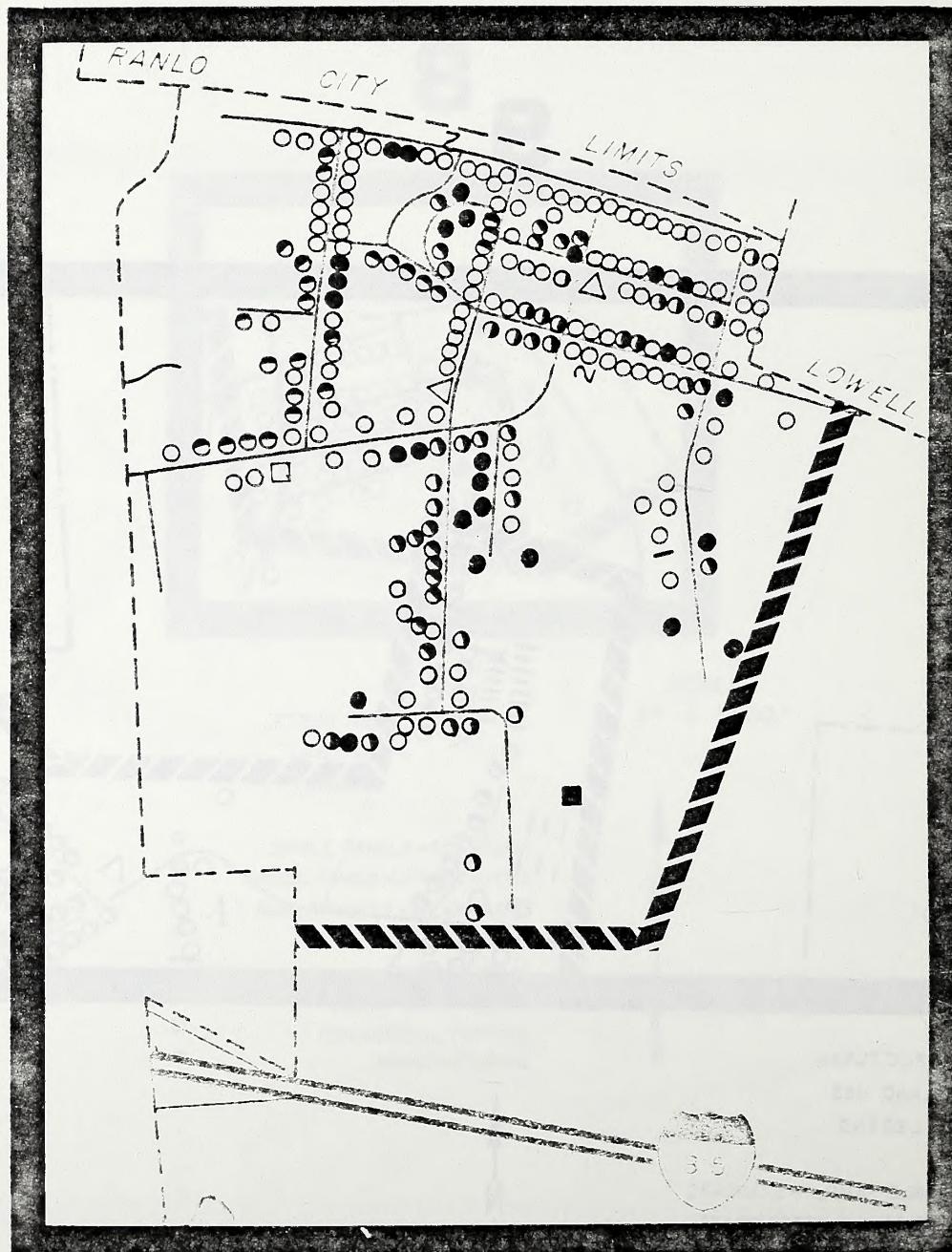
STRUCTURAL

LAND USE -

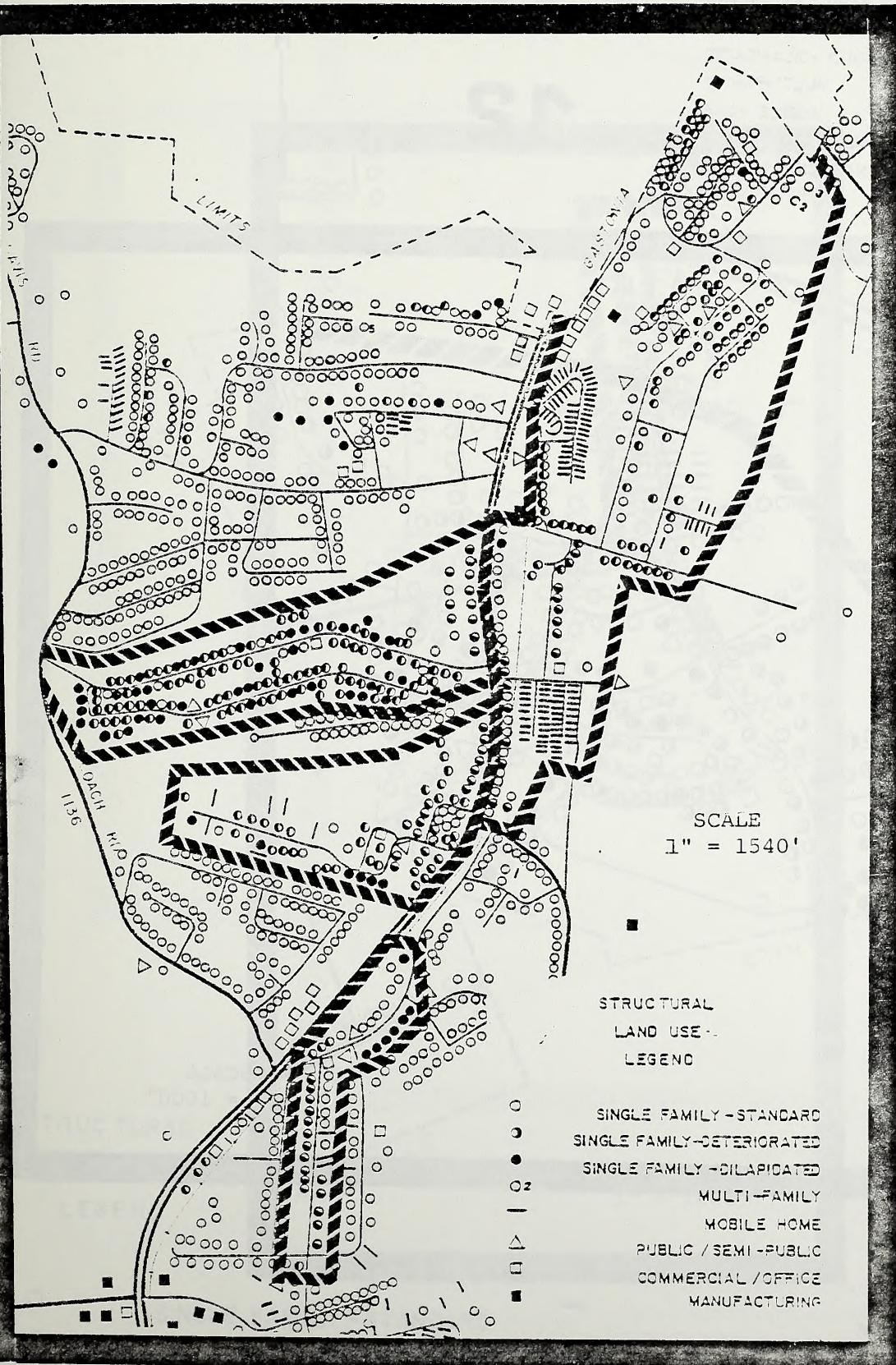
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10



SCALE
1" = 1000'



STRUCTURAL

LAND USE

LEGEND

SINGLE FAMILY - STANDARD

SINGLE FAMILY - DETERIORATED

SINGLE FAMILY - DILAPIDATED

MULTI-FAMILY

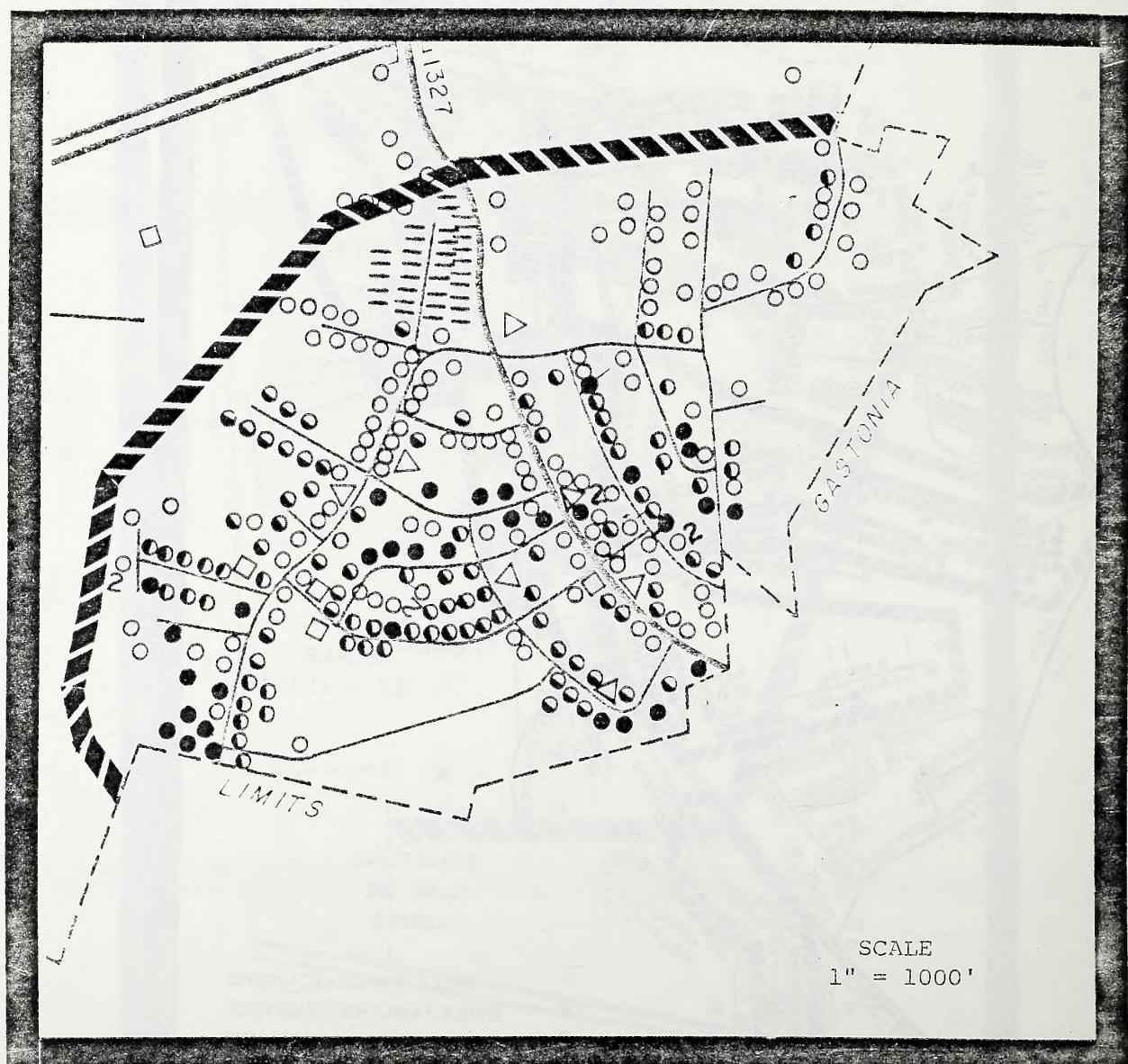
MOBILE HOME

PUBLIC / SEMI-PUBLIC

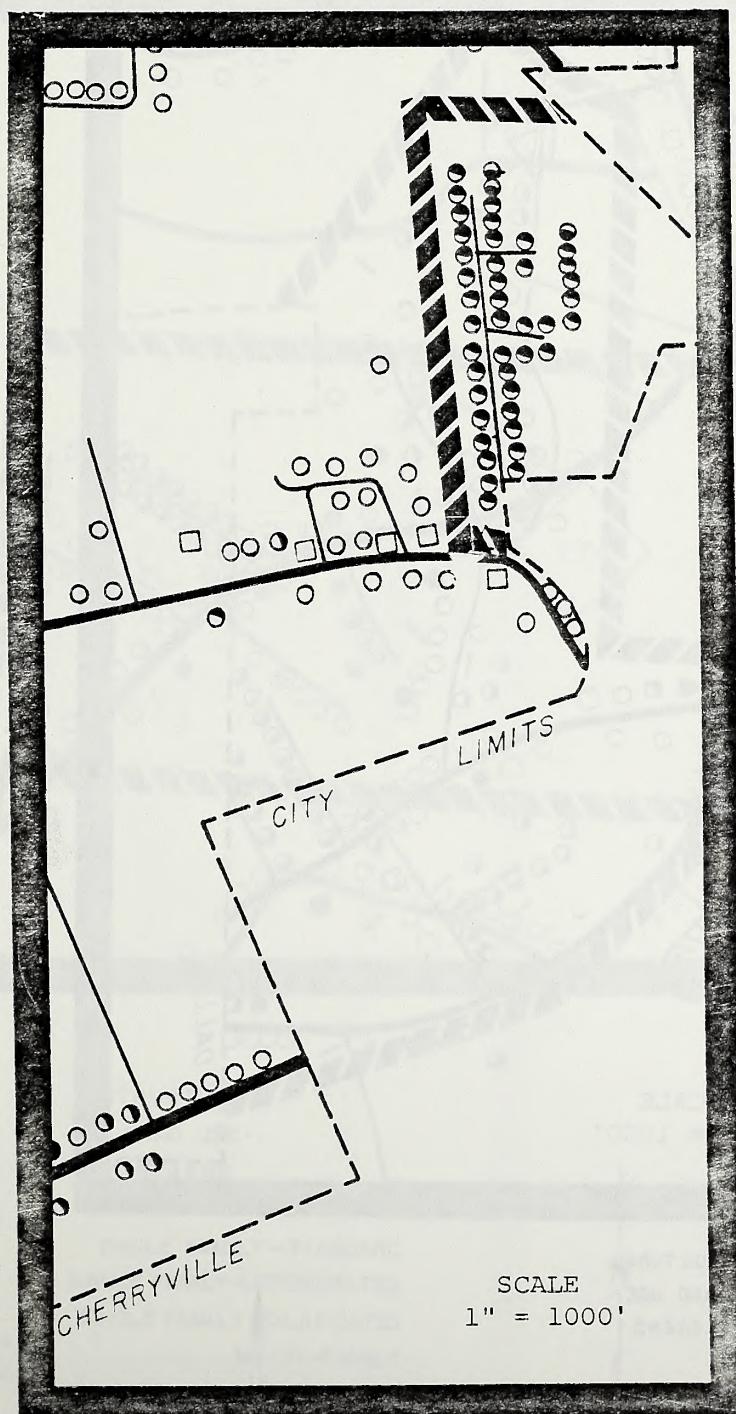
COMMERCIAL / OFFICE

MANUFACTURING

12

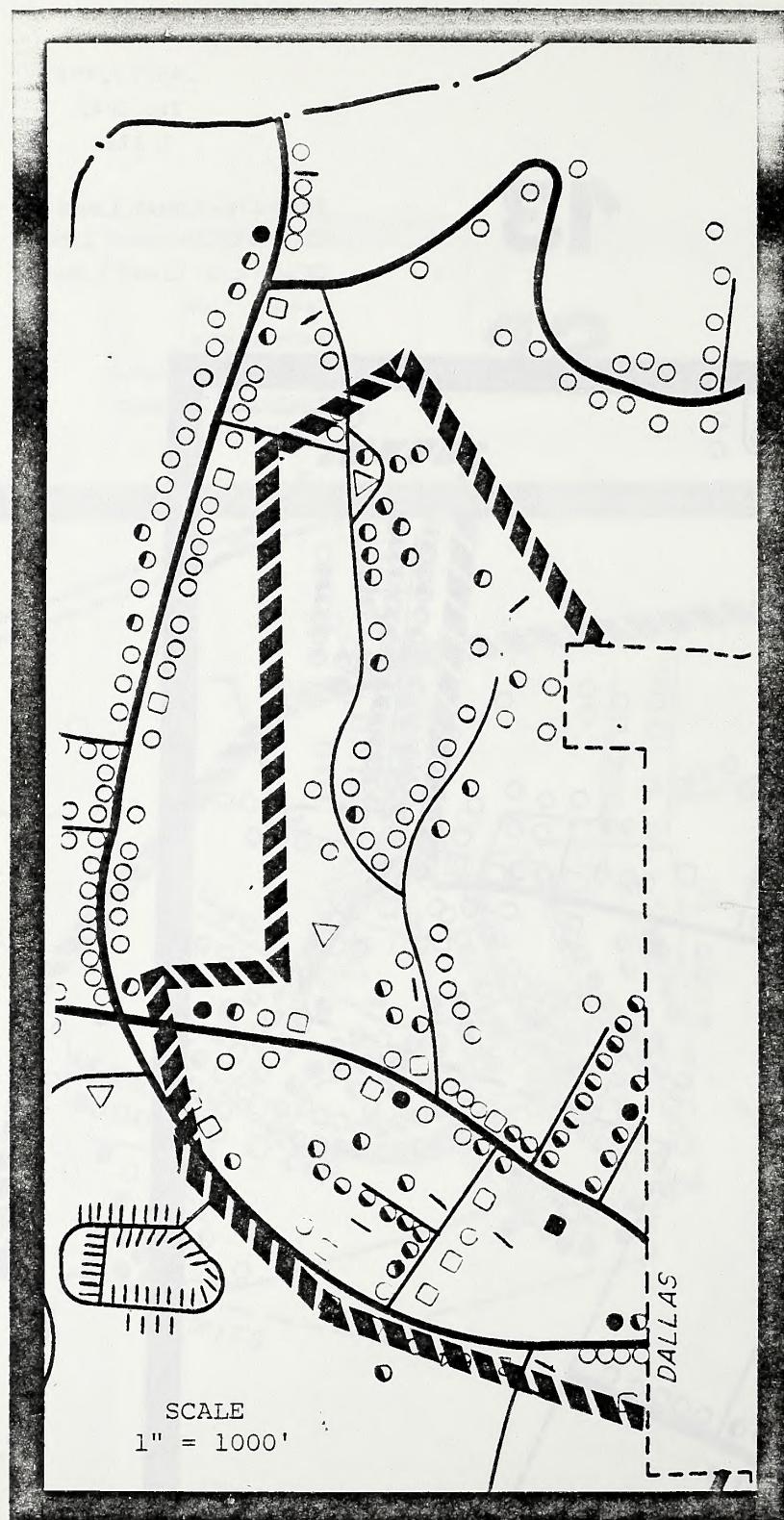
SCALE
1" = 1000'

13



**STRUCTURAL
LAND USE
LEGEND**

○	SINGLE FAMILY - STANDARD	-	MOBILE HOME
●	SINGLE FAMILY - DETERIORATED	△	PUBLIC / SEMI - PUBLIC
●	SINGLE FAMILY - DILAPIDATED	□	COMMERCIAL / OFFICE
○	MULTI-FAMILY	■	MANUFACTURING



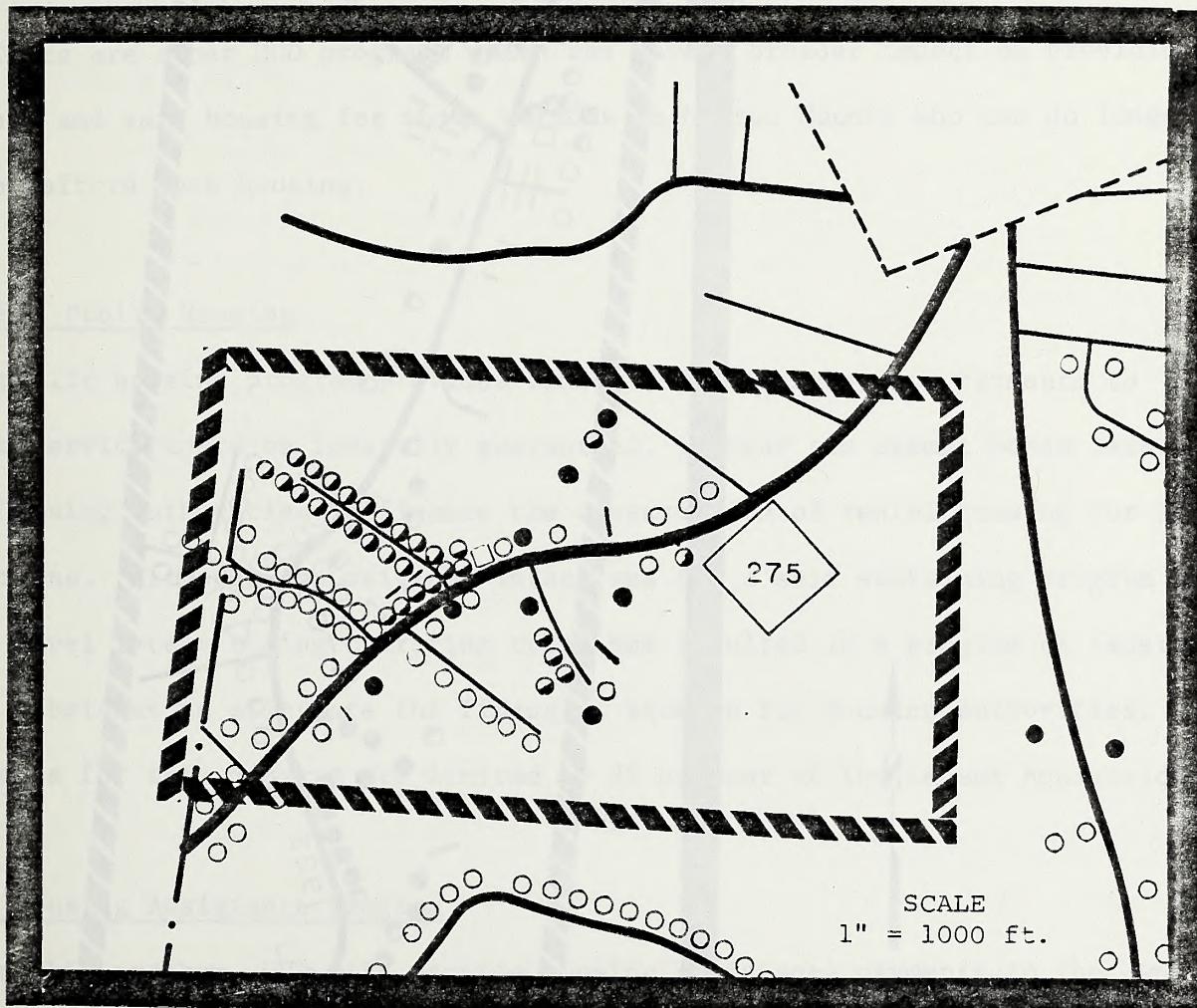
STRUCTURAL

LAND USE -

LEGEND

- SINGLE FAMILY - STANDARD
- SINGLE FAMILY - DETERIORATED
- SINGLE FAMILY - DILAPIDATED
- MULTI-FAMILY
- MOBILE HOME
- △ PUBLIC / SEMI-PUBLIC
- COMMERCIAL / OFFICE
- MANUFACTURING

15



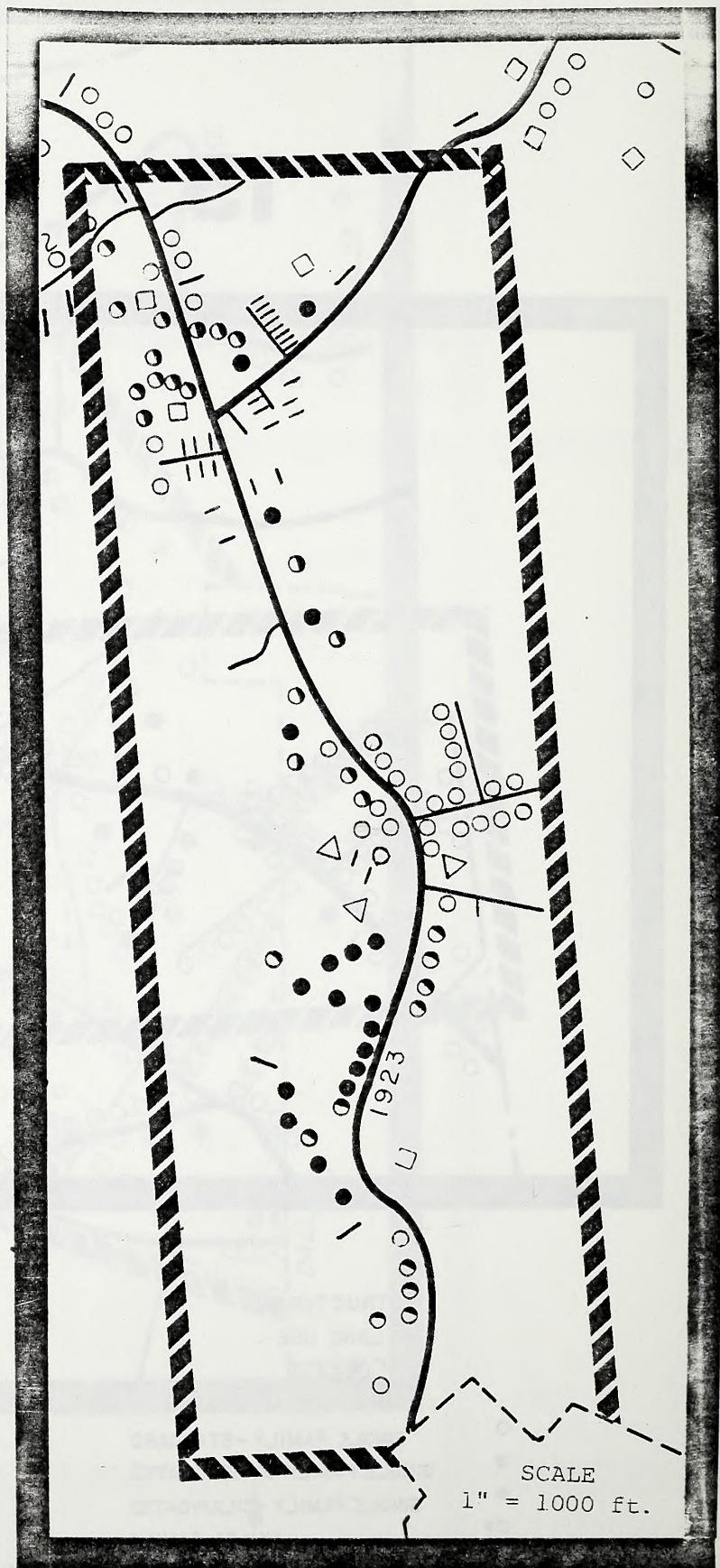
STRUCTURAL

LAND USE -

LEGEND

- SINGLE FAMILY - STANDARD
- SINGLE FAMILY - DETERIORATED
- SINGLE FAMILY - DILAPIDATED
- MULTI-FAMILY
- △ MOBILE HOME
- PUBLIC / SEMI - PUBLIC
- COMMERCIAL / OFFICE
- MANUFACTURING





II. A Public Housing Authority for Gaston County

The Community Development Block Grant Program has somewhat limited impact on solving housing problems because of the nature of the program. Units can be rehabilitated but only in specified target areas. New construction cannot be undertaken with C.D. funds.

There are other HUD programs which can have a broader impact on providing adequate and safe housing for those persons in Gaston County who can no longer find or afford such housing.

Conventional Public Housing

The public housing program provides annual federal assistance payments to cover debt service costs on federally guaranteed, 40 year tax exempt bonds issued by local Housing Authorities to finance the construction of rental housing for low income persons. Although the original intent was for a self sustaining program at the local level recent rising operating costs has resulted in a program of federal operating subsidies to alleviate the financial squeeze for Housing Authorities. Rent payments for this program are limited to 25 percent of the tenant household income.

Section 8 Housing Assistance Program

Under this program, HUD will provide housing assistance payments to the owners of new, substantially rehabilitated or existing dwelling units to subsidize the difference between the fair market rent of the unit and 15 to 25 percent of the adjusted income of eligible tenants. Rents may not exceed a HUD-established fair market rent for the local area; this ceiling varies for units of different types and sizes.

Assistance payments are made on behalf of "lower-income" families with an income not exceeding 80 percent of the median household income for a given area;

adjustments upward and downward are based on household size and extenuating circumstances such as prevailing incomes and/or by providing that a minimum of 30 percent of the subsidized units in a project be reserved for "very low-income" households, those with less than 50 percent of the median income for the area.

HUD executes a direct contract with an eligible owner/sponsor for the provision of housing assistance payments. Eligible sponsors include private owners, cooperatives and public housing agencies. Housing assistance contracts may extend for a maximum period of 20 years on privately owned projects and up to 40 years in the case of projects which are directly owned or financed by a state or local housing agency.

Although included under the same umbrella, the new construction, substantial rehabilitation and existing housing components of the program are substantially different and reflect program goals of a diverse nature. The income levels for eligibility are the same under each program component but there are different fair market rent levels and program regulations. All are directed at assisting low-income households but each program element carries with it a subsidiary goal.

The new construction program, for example, is also regarded as a way of stimulating the construction industry during periods of slackened multi-family construction. The rehabilitation dimension of the program is aimed at recycling the current housing stock while the existing housing component of the program promotes freedom of choice among low-income households in selecting a unit to occupy.

Section 8/202 Elderly Housing Program

Under this program private non-profit corporations and consumer cooperatives can receive a direct federal loan for a maximum term of 40 years in the development of new or substantially rehabilitated housing and related facilities to serve the

elderly, the physically handicapped, or developmentally disabled adults. The attraction of this program is that it not only provides a rental subsidy for the tenants under the Section 8 part of the program but also low interest below market long term financing to the non-profit agency developing the project.

FMHA 515/Section 8 Program

The Farmers Home Administration 515 Rural Rental Program provides both subsidized (interest credit) and unsubsidized loans to developers of multifamily projects for the elderly and low to moderate income households. To deepen the subsidy the program can also be used in conjunction with the HUD Section 8 program to provide a basic rental subsidy for the tenants of the project. FMHA housing such as the 515 program can be built in rural unincorporated areas and small towns of 10,000 or less population.

The summary description above provide a basic outline of the most utilized federally supported housing programs available to Gaston County residents who are in need of some level of housing assistance. It should be pointed out that, unlike the past, all of the current HUD housing programs stress very low concentrations of units in any one location and scattering of assisted housing developments so that they are not concentrated in any one area of a jurisdiction.

Another point to be made is that even though these are assisted housing programs they are not designed primarily for the destitute such as those who are totally without income and on welfare. These programs generally require tenants with a mix of income levels and are designed as rent supplement programs. They are not free housing programs. The mix of tenants under this system provides more stability to an assisted housing development.

Another point to be made is that the Section 8 New Construction is often only a portion of a conventionally developed apartment complex with for example, 10 of 40 units in the complex receiving rent supplements under the program.

All of these factors now make assisted housing much more acceptable to the communities and neighborhoods where it is likely to be located. Many of the stigmas for the occupants of assisted housing have been removed and negative community impacts have been greatly reduced.

The above programs have always been available to the residents of Gaston County but traditionally counties and small towns have not been significantly involved in providing housing services. As an example, in Gaston County, there are currently only three Public Housing Authorities (PHAs) which includes the Gastonia PHA, the Belmont PHA and the Mt. Holly PHA. The County and a majority of the small towns are currently without the services of a PHA.

Two factors have been at work in recent years which would tend to change this traditional arrangement. The first of these factors has been the Community Development Block Grant program discussed in the previous section. Many of Gaston County's small towns have recently competed in the program and several have received C.D. grants. By actively seeking to meet their housing needs these towns increase their chances of receiving a grant. Since they like the C.D. program and its benefits, the program has been an incentive to small towns to become involved in the provision of housing. Activity in the C.D. program also seems to increase the awareness of a jurisdiction to its overall housing and community development needs and since C.D. can only address a portion of these needs it is natural to seek other assistance which might be available.

Another factor is the adoption in Region F of an Areawide Housing Opportunity Plan (AHOP). Gaston County has been affected by this Plan in the same manner as other Counties. For the first time the AHOP has created a special set aside of housing monies specifically for the unincorporated county and the small towns. This has given rise to an opportunity which has not existed before. It has also vividly pointed out the need for an additional public housing authority in Gaston County, one which will primarily be concerned with meeting the housing needs of the unincorporated County and those small towns which are interested in meeting their housing needs.

Some preliminary discussion on this issue has already taken place in Gaston County in the spring of this year (1980). Representatives from the County, several of the small towns, the City of Gastonia and the Gastonia Housing Authority have begun discussions to explore the most feasible way of providing housing services outside those areas of the County which currently have Public Housing Authorities.

There are many options open to the County and the interested small towns in providing housing authority services over a wider geographic area than is now served. The governing body of a jurisdiction may act as its own housing authority or it may appoint the members of a completely autonomous housing authority board, which once created would act independently (except for appointments) of the governing board which created it. Most PHA's fall in the latter category and operate independently.

Under such an arrangement the creating jurisdiction is under no legal obligations for any outstanding indebtedness which might be incurred by the autonomous housing authority. The enabling legislation allows for a wide range of organization variations from joint housing authorities serving more than one jurisdiction to regional multi-county housing authorities.

The intent here is to not go too far into discussions of the technical aspects of what must be done to create a housing authority but to recommend that the discussions initiated earlier this year in Gaston County continue until a satisfactory arrangement is arrived at.

The most feasible alternative open at this time appears to be the creation of a Gaston County Metropolitan Housing Authority that would be responsible for providing housing services in unincorporated portions of Gaston County and in those small towns which have expressed an interest in such a venture. A contractual management agreement might be established with the Gastonia Housing Authority until the new authority could gain management experience and the number of units to become self sufficient.

The cost of pursuing such a venture as the one above or some other arrangement will probably be minimal. With the amount of free technical assistance available to the County it is possible that the cost may only involve the charter fee for the new authority.

The staff of the Centralina Council of Governments can provide free assistance in getting such a venture started. The North Carolina Department of Natural Resources and Community Development also have staff which can help the County.

Such a venture should progress according to the following basic outline and, if the County and small towns want to take maximum advantage of HUD's FY 1980/81 housing allocations the process should be completed by January 1, 1981.

- 1) Basic agreement is reached between the County, the small towns, the City of Gastonia and the Gastonia Housing Authority as to the most feasible way of providing County wide Housing Services.
- 2) Local staff, Centralina staff and NRCD staff (if the latter two are invited) should assist the governing bodies involved to take the legal steps necessary to create the appropriate new housing authority.
- 3) Potential Housing Sites should then be identified in various localities of those jurisdiction participating in the venture.
- 4) Preliminary work should be done to prepare the necessary applications to HUD to receive direct allocations of housing units.
- 5) The necessary groundwork should be laid in preparation of any contractual agreements which might be necessary between the new authority and the Gastonia Housing Authority for management of units the new authority is likely to receive.

There is much work involved in the brief steps outlined above. Gaston County should pursue these steps as expeditiously as possible. The needs are there and the opportunities are there. If these efforts are initiated in conjunction with the Community Development Program outlined in the previous section many households in Gaston County will begin to receive some welcomed relief to problems which individually they have little hope of now solving.

